



This is a digital copy of a book that was preserved for generations on library shelves before it was carefully scanned by Google as part of a project to make the world's books discoverable online.

It has survived long enough for the copyright to expire and the book to enter the public domain. A public domain book is one that was never subject to copyright or whose legal copyright term has expired. Whether a book is in the public domain may vary country to country. Public domain books are our gateways to the past, representing a wealth of history, culture and knowledge that's often difficult to discover.

Marks, notations and other marginalia present in the original volume will appear in this file - a reminder of this book's long journey from the publisher to a library and finally to you.

Usage guidelines

Google is proud to partner with libraries to digitize public domain materials and make them widely accessible. Public domain books belong to the public and we are merely their custodians. Nevertheless, this work is expensive, so in order to keep providing this resource, we have taken steps to prevent abuse by commercial parties, including placing technical restrictions on automated querying.

We also ask that you:

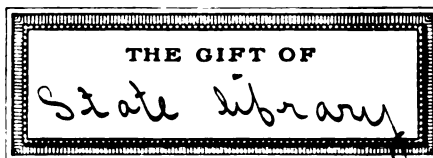
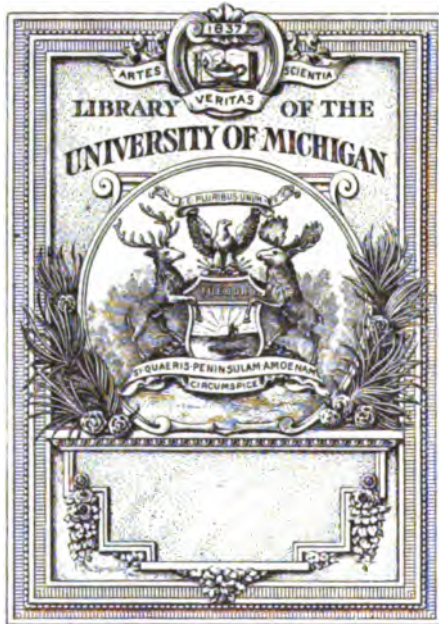
- + *Make non-commercial use of the files* We designed Google Book Search for use by individuals, and we request that you use these files for personal, non-commercial purposes.
- + *Refrain from automated querying* Do not send automated queries of any sort to Google's system: If you are conducting research on machine translation, optical character recognition or other areas where access to a large amount of text is helpful, please contact us. We encourage the use of public domain materials for these purposes and may be able to help.
- + *Maintain attribution* The Google "watermark" you see on each file is essential for informing people about this project and helping them find additional materials through Google Book Search. Please do not remove it.
- + *Keep it legal* Whatever your use, remember that you are responsible for ensuring that what you are doing is legal. Do not assume that just because we believe a book is in the public domain for users in the United States, that the work is also in the public domain for users in other countries. Whether a book is still in copyright varies from country to country, and we can't offer guidance on whether any specific use of any specific book is allowed. Please do not assume that a book's appearance in Google Book Search means it can be used in any manner anywhere in the world. Copyright infringement liability can be quite severe.

About Google Book Search

Google's mission is to organize the world's information and to make it universally accessible and useful. Google Book Search helps readers discover the world's books while helping authors and publishers reach new audiences. You can search through the full text of this book on the web at <http://books.google.com/>

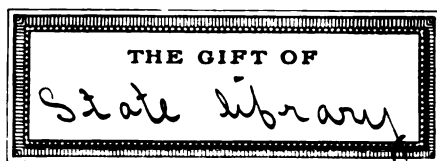
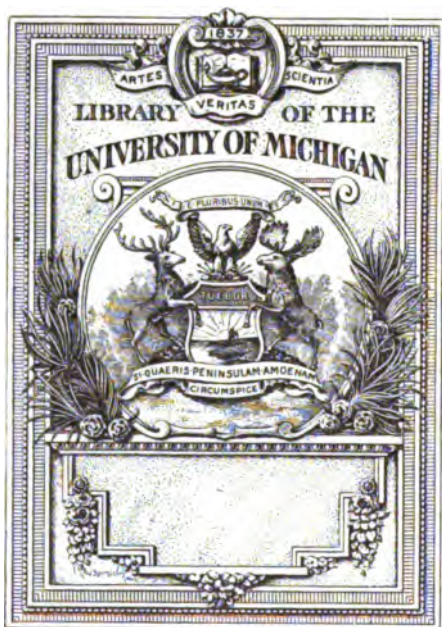
C

536,101

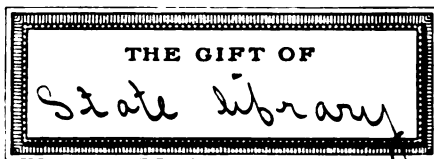
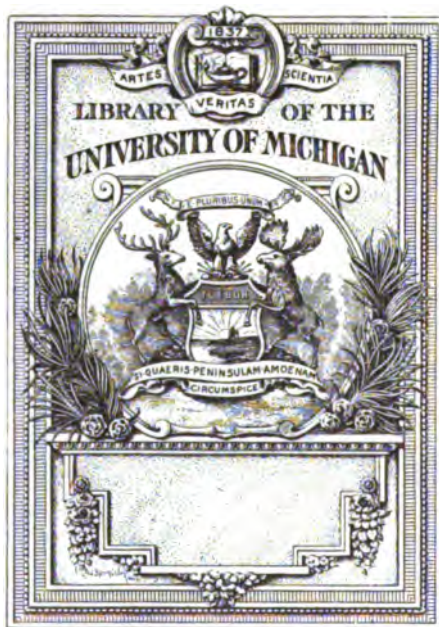


B/

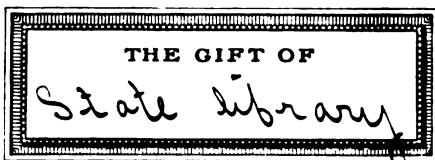
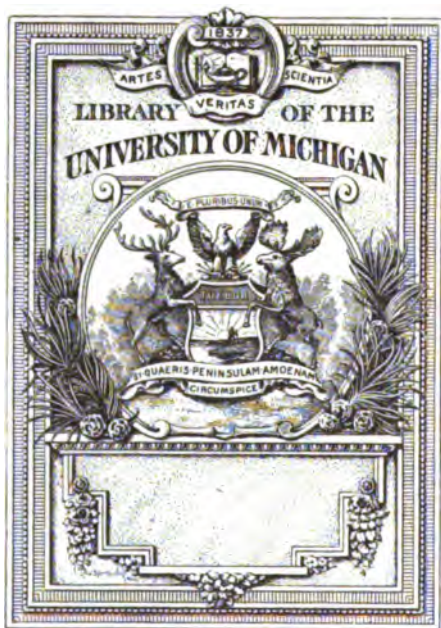
J.
87
- M5a



J
87
-M5a



J
87
-M5a



J
87
-M5a

COMMISSIONERS OF BANKING OF MICHIGAN

[Under Act 205, 1887.]

THEODORE C. SHERWOOD,

Appointed January 7, 1889; resigned November 7, 1896.

DANIEL B. AINGER,

Appointed November 11, 1896; resigned April 1, 1897.

JOSIAH E. JUST,

Appointed April 1, 1897; died February 19, 1898.

GEORGE L. MALTZ,

Appointed February 26, 1898; term expired January 8, 1903.

GEORGE W. MOORE,

Appointed January 8, 1903; term expired February 19, 1907.

HENRY M. ZIMMERMANN.

Appointed February 19, 1907.

TABLE OF CONTENTS.

Abstracts, comparative, 1889 to 1908, inclusive, state banks.....	xl
comparative, 1889 to 1908, inclusive, national banks.....	xliv
of state banks, 1908.....	xlviii
of national banks, 1908.....	xlxx
total volume of business state and national banks, reports of 1908.....	1
state banks in Detroit.....	li
national banks in Detroit.....	lii
state and national banks in Detroit.....	liii
state and national banks in Grand Rapids.....	liv
state and national banks in Saginaw.....	lv
state and national banks in Kalamazoo.....	lvi
state and national banks in Bay City.....	lvii
state and national banks in Jackson.....	lviii
state and national banks in Calumet.....	lix
state and national banks in Ann Arbor.....	lx
state and national banks in Port Huron.....	lxi
state and national banks in Marquette.....	lxii
state and national banks in Lansing.....	lxiii
state and national banks in Muskegon.....	lxiv
state banks in Adrian.....	lxv
state and national banks in Alpena.....	lxvi
state banks in Benton Harbor.....	lxvii
Amendments to banking law.....	xiv
Banks examined and fees paid.....	lxviii
Banks commencing business after November 1, 1908.....	467-474
Capital stock, increase and decrease of.....	xi
Certificate of state treasurer as to fees.....	lxxviii
Conversions to national banks.....	xlii
Examinations.....	x
Financial condition.....	ix
Growth of state banks.....	xlii
Impairment of capital.....	x
Increase and decrease of capital stock.....	xi
Index to banks.....	481
Insolvent banks.....	xv
List of bank cashiers in Michigan.....	476
Liquidations and consolidations.....	xli
New banks.....	x
Number of depositors.....	xiv
Number of state banks and trust companies.....	ix
Opinions of attorney general.....	xxvii
Other amendments to articles of incorporation.....	xli
Receipts and expenses.....	xxlii
Reserve cities.....	xiv
Reports of receivers.....	xx
Reports of state banks and trust companies (see index).....	3-365, 467-474
Reports of national banks (see index).....	366-466
Salaries.....	xxiv
Trust companies.....	xxv

STATE BANKING DEPARTMENT

REPORT OF THE COMMISSIONER

STATE OF MICHIGAN,
Banking Department,
Lansing, December 31, 1908.

To the Honorable Fred M. Warner, Governor of Michigan:

I have the honor to submit the twentieth annual report of this department for the year ending December 31st, 1908, in compliance with the provisions of section 43 of the General Banking Law of Michigan, as follows:

NUMBER OF STATE BANKS AND TRUST COMPANIES.

I have to report that at this date there are 353 State banks and six trust companies transacting business in this State under the supervision of this department. In the tables which follow this text you will notice that the number is given as 350 State banks. This difference in the number is caused by the fact that three banks commenced business subsequent to November 27th, the date on which the last call for report of condition was made.

FINANCIAL CONDITION.

On pages three to three hundred sixty-five, inclusive, will be found statements showing the financial condition of all State banks and trust companies in Michigan, as called for by this department on December 3rd, 1907, and February 14th, May 14th, July 15th and September 23d, 1908. A call for report of condition, as noted above, was made November 27th, 1908, and the same will be published in the annual report of the department for the year 1909. By following this plan I am able to have the report in the hands of the bankers in time to be of some value as a book of reference, and at the same time it enables me to publish in the annual report all statements of conditions called for each year. I would also call your attention to the fact that reports of condition of each of the national banks in the State appear on pages 369 to 446, inclusive.

For the purpose of showing the progress and increasing wealth of the State since the organization of the department I would refer you

to the tables contained in this text, which contain abstracts of the yearly reports of State and national banks for the past twenty years.

For the purpose of showing the volume of business transacted in each of the reserve cities in the State of Michigan I have also compiled the statistics of the State and national banks therein.

EXAMINATIONS.

The department has made 692 examinations during the year, all State banks having been examined twice, with the exception of those organized toward the latter part of the year, and the trust companies,—the statute governing the latter requiring but one examination each year.

Special examinations have been made at times for the purpose of ascertaining whether or not certain conditions required by the department had been met.

The examiners' reports as to the conditions revealed by the several examinations have been carefully scrutinized, compared with previous examinations, and letters of criticism written each bank.

From the foregoing, in connection with the reports of directors' examinations, made twice each year, the five reports of condition and the two reports of earnings and dividends, it will be seen that the department has been in almost constant communication with the banks under its supervision.

Where reports of condition have shown that banks have been constantly below the reserve requirements of sections 24 and 27 of the law special reports have been called for, and in several instances daily reports have been required, in order that the department might determine the progress such banks had made toward complying with the provisions of these sections of the banking law.

I have much pleasure in stating that in nearly all cases the criticisms of the department have been heeded promptly and willingly, and the instances have been few where it was necessary to call into action the provisions of the law with reference to a disregard of the same.

IMPAIRMENT OF CAPITAL.

An assessment on the stockholders on account of impairment of the capital stock was found necessary in but one instance. This assessment was ordered, and has been collected and paid in, restoring the bank to a safe condition and fully protecting the depositors' interests.

NEW BANKS.

Thirty-three State banks have been organized during the year as follows:

REPORT OF THE COMMISSIONER.

xi

No.	Title.	Location.	Capital.	Commenced business.
383	The Union State Bank of Laingsburg, Michigan.	Laingsburg.....	\$20,000	January 2.
384	Fenton State Savings Bank.	Fenton.....	25,000	January 2.
385	The Webber State Savings Bank.	Portland.....	25,000	January 2.
386	The Detroit United Bank.	Detroit.....	250,000	January 7.
387	Central State Bank.	Jackson.....	100,000	January 20.
388	The State Savings Bank of Benton Harbor.	Benton Harbor.....	50,000	March 5.
389	Loan and Deposit Bank.	Grand Ledge.....	50,000	March 7.
390	The St. Charles State Bank.	St. Charles.....	25,000	April 1.
391	The Wolf Bros. State Bank, Centreville, Michigan.	Centreville.....	30,000	April 2.
392	The Stockbridge State Bank.	Stockbridge.....	20,000	April 1.
393	The State Savings Bank of Remus.	Remus.....	25,000	April 8.
394	The Barryton State Savings Bank.	Barryton.....	20,000	May 14.
395	The Saline Savings Bank.	Saline.....	25,000	May 23.
396	The State Savings Bank of Dowagiac.	Dowagiac.....	25,000	June 1.
397	Farmers and Merchants' Bank of Chelsea.	Chelsea.....	25,000	June 1.
398	Central State Savings Bank.	Shepherd.....	20,000	June 1.
399	The Newberry State Bank.	Newberry.....	25,000	June 3.
400	The Pinconning State Bank.	Pinconning.....	20,000	June 16.
401	The State Savings Bank of Warren.	Warren.....	20,000	July 1.
402	The Kent State Bank.	Grand Rapids.....	500,000	July 1.
403	The People's State Bank of Edmore.	Edmore.....	20,000	July 1.
404	The Springport State Savings Bank.	Springport.....	20,000	July 1.
405	The Commercial State Bank of Pinconning.	Pinconning.....	20,000	July 22.
406	The State Bank of Montcalm County.	Coral.....	20,000	August 28.
407	The Kalamazoo County State Bank.	Schoolcraft.....	20,000	October 1.
408	Litchfield State Savings Bank.	Litchfield.....	20,000	October 12.
409	The First State Savings Bank of Bronson, Mich.	Bronson.....	50,000	October 15.
410	The Gwinn State Savings Bank.	Gwinn.....	25,000	November 2.
411	The First State Savings Bank of Birmingham, Michigan.	Birmingham.....	20,000	November 2.
412	The State Bank of Harbor Beach, Harbor Beach, Michigan.	Harbor Beach.....	25,000	November 2.
413	The State Savings Bank of Minden City.	Minden City.....	20,000	December 6.
414	The Farmers' State Bank of Athens, Michigan.	Athens.....	30,000	December 30.
415	The Farmers' State Bank of Webberville.	Webberville.....	20,000	December 31.

INCREASE AND DECREASE OF CAPITAL STOCK.

The following banks have amended their articles of incorporation in the direction of changing the amount of their capital stock, as provided for in section 10 of the General Banking Law:

Title.	Location.	Former capital.	Present capital.	Increase.	Decrease.
Farmers' and Merchants' Bank.....	Nashville.....	\$25,000	\$30,000	\$5,000	
Peninsular Savings Bank.....	Detroit.....	400,000	500,000	100,000	
City Bank.....	Battle Creek.....	50,000	100,000	50,000	
First State Bank.....	Mendon.....	15,000	30,000	15,000	
Alpena County Savings Bank.....	Alpena.....	85,000	100,000	15,000	
State Bank of Crosswell.....	Crosswell.....	20,000	22,000	2,000	
Owosso Savings Bank.....	Owosso.....	100,000	50,000		\$50,000
State Savings Bank of Scottville.....	Scottville.....	15,500	25,000	9,500	
Yale State Bank.....	Yale.....	25,000	30,000	5,000	
Commercial Savings Bank.....	Grand Rapids.....	100,000	200,000	100,000	
				\$301,500	\$50,000

The above table shows a net gain of \$251,500, which, together with the gain on account of organization of new banks constitutes a gross increase of capital stock for the year of \$1,861,500. There has been a decrease in capital stock on account of liquidation, consolidation and conversions to national banks of \$580,000. The net increase therefore in capital stock for the year 1908, is \$1,281,500.

OTHER AMENDMENTS TO ARTICLES OF INCORPORATION.

Acting in compliance with the provisions of section 10 of the Banking Law the following banks by a vote of their stockholders amended their original articles of incorporation to permit the transaction of a commercial and savings bank business:

The Farmers' State Bank of Concord.

The Williamston State Bank, Williamston.

The Pinconning State Bank, Pinconning.

On February 25th, 1908, the stockholders of the Wyandotte Savings Bank amended the articles of incorporation of said bank so as to provide for a board of directors consisting of seven members, instead of nine, as theretofore constituted.

LIQUIDATIONS AND CONSOLIDATIONS.

The Richland State Bank by a vote of its stockholders on June 2, 1908, decided to go into voluntary liquidation, which was consented to by the department.

For the purpose of consolidating with the Alpena County Savings Bank of Alpena, the State Savings Bank of Alpena on August 22d, 1908, by a two-thirds vote of its stockholders voted to go into voluntary liquidation. On August 29th, 1908, the stockholders of the Alpena County Savings Bank authorized such consolidation, and upon being satisfied that the interests of the creditors and depositors of both banks were fully protected, on September 1st, 1908, I consented to such consolidation.

For the purpose of consolidation with the Pinconning State Bank of Pinconning, the Commercial State Bank of Pinconning, by a vote of its stockholders November 23d, 1908, voted to go into voluntary liquidation, and on November 27, 1908, the stockholders of the Pinconning State Bank ratified the consolidation of the two banks, and after determining that the rights of the creditors and depositors of both institutions had not been injured in any manner, on the 7th day of December, 1908, consent to the consolidation was given.

On July 15th, 1908, the stockholders of the Commercial Savings Bank of Grand Rapids, and the Fifth National Bank of Grand Rapids, voted to consolidate the two banks, the organization continuing to be known as the Commercial Savings Bank of Grand Rapids. Inasmuch as the Commercial Savings Bank was a State bank, and was absorbing the business of the national bank, I felt it my duty, before consenting to such consolidation, to make an examination of the affairs of the Fifth National Bank, in order to protect the interests of all concerned. Such

an examination was made and consent given to the consolidation September 1st, 1908.

For the purpose of merging the business of the two banks into a new organization, to be known as the Kent State Bank of Grand Rapids, the stockholders of the Kent County Savings Bank of Grand Rapids, and the State Bank of Michigan, Grand Rapids, on the 14th and 19th days of May, 1908, respectively, voted to consent to such merger. On May 13th, 1908, articles of incorporation of the Kent State Bank of Grand Rapids were filed, and on July 1st, 1908, after determining that the provisions of the law had been fully complied with in regard to the merging of the two old banks, and the succession of the new bank, certificate of authority to commence business was issued.

CONVERSIONS TO NATIONAL BANKS.

During the year 1908, the Boyne City State Bank of Boyne City and the Superior Savings Bank of Hancock were reorganized as national banks under the provisions of the National Bank Act, and are known as the First National Bank of Boyne City and the Superior National Bank of Hancock, respectively.

GROWTH OF STATE BANKS.

This department was organized in the year 1889, and since that time the increase and growth of the business transacted by the banks in Michigan has been very great. The statistics show that deposits have increased \$175,063,490.36, while loans show a gain of \$165,493,645.06, as will be seen from the following statement:

Resources.	80 banks, Jan. 7, 1889.	328 State banks, 1 society for savings, 6 trust companies, Dec. 3, 1907.	351 State banks, 6 trust companies, November 27, 1908.
Loans.....	\$30,815,697 13	\$198,741,498 80	\$196,309,342 19
Real estate, furniture and fixtures.....	534,411 76	6,095,012 17	6,388,982 10
Cash.....	7,550,661 99	37,204,603 51	41,589,388 08
Totals.....	\$38,900,770 88	\$242,041,114 48	\$244,287,712 37
Liabilities.			
Capital stock paid in.....	\$5,519,425 00	\$20,351,064 00	\$21,626,273 53
Surplus fund and undivided profits.....	1,818,835 53	14,814,594 75	15,821,269 76
Deposits.....	31,284,124 39	205,322,192 59	206,347,614 75
Notes and bills rediscounted.....	278,385 96	*1,553,263 14	492,554 33
Totals.....	\$38,900,770 88	\$242,041,114 48	\$244,287,712 37

*Includes clearing house certificates.

As compared with the report of December 3, 1907, the report of November 27, 1908, exhibits a decrease in loans of \$2,432,156.61, and a net increase in deposits of \$1,025,422.16, commercial deposits decreasing

\$2,500,428.43, savings deposits increasing \$2,887,758.27, and bank deposits increasing \$639,092.32.

The report of February 14, 1908, showed the total footings of Michigan State banks at the lowest point since the report of November 12, 1906. The report of November 27, 1908, shows a healthy growth in deposits since the low mark was reached, the net increase in deposits being \$2,919,577.31, while loans have increased \$4,186,373.78. Savings deposits during this time show an increase of \$5,677,725.27, while commercial and bank deposits show decreases of \$2,515,091.52 and \$243,056.44, respectively.

NUMBER OF DEPOSITORS.

From reports furnished by the 351 State banks and the 96 national banks on December 1st, 1908, the total number of depositors in the State of Michigan were 893,127 and are classified as follows:

State banks, individual deposits subject to check.....	113,371
State banks, commercial certificates of deposit.....	28,025
State banks, savings depositors.....	440,983
State banks, saving certificates of deposit.....	102,422
National banks, individual deposits subject to check.....	146,905
National banks, certificates of deposit.....	61,421

The number of commercial depositors in State banks have increased 3,947, and the gain in the number of savings depositors is 19,704, making a total increase in depositors in State banks for the year 1908 of 23,651. There were 21,781 more depositors in Michigan national banks on December 1st, 1908, than on said date 1907. The number of depositors in State and national banks have increased 45,432 for the year 1908.

I give below a tabulation which will show the number of commercial and savings depositors in the 351 State banks and 96 national banks, the amount of deposits, and the average amount due each depositor:

Banks.	Class of deposit.	Number of depositors.	Amount of deposits.	Average to each depositor.
351 State banks.....	{ Commercial..	*141,396	\$62,136,697 55	\$439 45
	{ Savings.....	*543,405	137,811,470 73	253 60
96 National banks.....	{ Commercial..	*208,326	92,506,619 35	444 04
Totals.....		893,127	\$292,454,787 63	\$327 45

*This includes certificates of deposit; several certificates issued to one person counted as one.

RESERVE CITIES.

Sections 24 and 27 of the general banking law require that the Commissioner of Banking shall designate certain cities as reserve cities for Michigan State banks, any incorporated bank or trust company located therein becoming a legal depository for reserve funds upon such designation.

Complying with these sections, I hereby designate for the year 1909 the following as reserve cities: Detroit, Grand Rapids, Bay City, Saginaw, Kalamazoo, Jackson, Port Huron, Adrian, Benton Harbor, Muskegon, Ann Arbor, Calumet, Houghton, Marquette, Lansing, Alpena, New York, Boston, Philadelphia, Baltimore, Buffalo, Cleveland, Cincinnati, Toledo, St. Louis, Chicago, and Milwaukee.

INSOLVENT BANKS.

Athens State and Savings Bank, Athens.

As the result of an examination by the Department of the Athens State and Savings Bank, made on the twenty-fourth day of August, 1908, by virtue of the power conferred upon me by the banking law, by and with the advice and consent of the Attorney General, I took possession of said bank on the twenty-seventh day of August, 1908. On the third day of September, 1908, Frank Wolf of Battle Creek, was appointed receiver of said bank.

The condition of the bank, as shown by its books at the close of business August 24, 1908, was as follows:

ASSETS.

Loans and discounts	\$65,442 75
Bonds, mortgages and securities	34,510 44
Overdrafts	4,132 01
Banking house, furniture and fixtures	4,975 00
Due from banks in reserve cities	12,726 71
Due from other banks and bankers	5,000 00
Cash on hand	3,771 22
Cash short	3,935 21
Total	\$134,493 34

LIABILITIES.

Capital stock	\$15,000 00
Surplus fund	5,000 00
Undivided profits, net	1,154 48
Commercial deposits	25,638 17
Savings deposits	72,700 69
Certificates of deposit issued for renewal of certificates of deposit due	5,000 00
Money borrowed on certificates of deposit	10,000 00
Total	\$134,493 34

A careful examination of the affairs of this institution revealed that the cashier had made loans greatly in excess of the legal limit and without security; that he had allowed accounts to be overdrawn to an extraordinary amount; that he had falsified the bank's books and accounts and at various times had made to the Department false and

erroneous reports of the condition of said bank, deceiving it in the amount of overdrafts and amount of reserve.

The following statement as of August 27, 1908, shows the exact condition of the bank's affairs:

ASSETS.

Loans and discounts	\$65,872 21
Mortgages	34,510 44
Overdrafts	5,248 79
Banking house, furniture and fixtures	4,975 00
Due from banks in reserve cities	1,961 21
Cash	1,513 49
Cash items	959 45

Total assets considered good..... \$115,040 59 .

Questionable assets:

Unauthorized dividend and interest paid..	\$2,034 87
Checks	3,382 94
False credits to overdrawn accounts.....	6,825 88
Assets unaccounted for	1,149 40

13,393 09

\$128,433 68

LIABILITIES.

Capital stock	\$15,000 00
Surplus fund	5,000 00
Undivided profits	1,915 62
Commercial deposits	23,567 50
Savings deposits	72,704 94
Due to other banks and bankers	245 62
Money borrowed on certificates of deposit	10,000 00

\$128,433 68

The Farmers and Merchants' State Bank of Parma.

The Farmers and Merchants' State Bank of Parma was taken charge of by the Department on the eighteenth day of September, 1908, as the result of developments growing out of an examination made on September 9, 1908. S. H. Godfrey was appointed receiver of said bank by the circuit court for Jackson county, September 21, 1908.

As a result of a very exacting examination by the Department, it appeared that the cashier of this bank was interested in a private bank located in the village of Hanover; that there had been an intermingling and confusion of the assets and liabilities of this private bank with the assets of the Farmers and Merchants' State Bank of Parma, in that notes aggregating \$9,365.60 were found among the loans and discounts of the latter that were made by parties living in Hanover and appeared on the books of the Hanover bank, the aggregate of such notes being necessary

to complete the total amount of loans as exhibited by its books; and further that the Hanover bank had received approximately \$14,000.00 in savings deposits for which it had issued to depositors savings books of the Farmers and Merchants' State Bank of Parma. The examination further revealed shortages in several of the accounts of the bank, as will be seen by reference to the following statements of condition, under date of September 18, 1908:

Immediately below, I give you the condition of the bank as shown by its books:

ASSETS.

Loans and discounts	\$57,709 66
Bonds and mortgages	37,515 62
Banking house	2,500 00
Furniture and fixtures	1,600 00
Cash	5,400 98
Due from banks in reserve cities	5,774 62
Total	\$110,500 88

LIABILITIES.

Capital stock	\$20,000 00
Surplus fund	900 00
Undivided profits	1,678 17
Commercial deposits subject to check	22,292 12
Certificates of deposit	21,024 63
Savings deposits	41,605 96
Bills payable	3,000 00
Total	\$110,500 88

The following is a correct exhibit of the actual conditions existing in the bank:

ASSETS.

Loans and discounts	\$36,101 90
Bonds and mortgages	37,515 62
Overdrafts	1,285 28
Due from banks in reserve cities	1,885 31
Items in transit	1,207 63
Banking house	2,500 00
Furniture and fixtures	1,600 00
Cash on hand	4,736 18
Assets considered good	\$86,831 92
Questionable assets:	
Loans	\$22,272 56
Shortage unaccounted for	8,951 48
	31,224 04
Total	\$118,055 96

LIABILITIES.

Capital stock	\$20,000 00
Surplus fund	900 00
Undivided profits	1,678 17
Commercial deposits subject to check	23,577 40
Certificates of deposit	21,024 63
Savings deposits	41,605 96
Drafts outstanding and unpaid	3,254 34
Certificates of deposit outstanding, not listed on bank's books.	3,795 47
Shortages in commercial account	1,832 12
Bills payable (net)	387 87
Total	\$118,055 96

Springport State Savings Bank.

I took possession of this bank on December 11th, 1908. During the progress of an examination by the directors on December 5th, 1908, irregularities were discovered on the part of the cashier to an extent which more than wiped out the entire capital of the institution. Upon being notified by the directors of their discoveries I immediately placed an examiner in charge of the bank, and with the aid of the directors have succeeded in locating nearly all the discrepancies in the accounts and books of the bank. This condition was a heritage from the Springport Banking Company, the name under which it was known when a private bank. For a period covering nearly three years the cashier had been loaning the bank's funds on drafts, with bills of lading attached, to a stock and produce shipper. Finally becoming involved with this customer to an excessive amount the books and accounts of the bank were manipulated to cover up the transactions. This condition existed when the bank was incorporated as a State institution, at which time the books and accounts were apparently regular and in balance.

The bank was examined by the Department on August 6th, 1908, and all accounts were balanced by the examiner. About the time an examination of the bank by its directors was to be called for by the Department, the directors made a perfunctory examination of the bank, and reported the same to the Department on a form usually used for publishing the quarterly condition of State banks. This report was not accepted by the Department and the cashier was instructed to inform his directors that an examination must be made and a report of their findings forwarded, according to the provisions of the banking law, and on forms furnished by the Department. One of the directors who assisted in making this examination discovered a certificate of deposit marked "paid" on the certificate of deposit register which he had reason to believe had not been paid, and upon making inquiries ascertained this to be the fact. The department was notified and ultimately numerous other irregularities were found by the examiner.

I mention this merely to show the efficacy of the amendment made to the law, requiring the directors to examine a bank at least twice each year. The irregularities in this case might have continued over an extended period of time, as an examiner is not and could not be

expected to have as intimate knowledge of the affairs of the customers of a bank as the directors, and consequently, would not have been able to detect this condition.

The following is a statement of the condition of the bank found by the directors as a result of their examination December 5th, 1908:

ASSETS.

Loans and discounts	\$45,147 29
Bonds, mortgages and securities	19,932 33
Overdrafts	14 47
Banking house, furniture and fixtures	4,750 00
Items in transit	14,420 38
Due from banks in reserve cities	27,207 37
Cash on hand	7,659 86
Total	\$119,131 70

LIABILITIES.

Capital stock	\$20,000 00
Undivided profits, net	274 91
Commercial deposits	33,088 82
Certificates of deposit	65,767 97
Total	\$119,131 70

I give you below, under date of December 26th, 1908, statement showing exact condition of bank:

ASSETS.

Loans and discounts	\$36,747 38
Bonds, mortgages and securities	19,592 33
Banking house, furniture and fixtures	4,750 00
Items in transit	12 00
Due from banks in reserve cities	28,961 29
Cash on hand	7,105 37
Doubtful loans and overdrafts	10,638 02
Shortage	34,745 70
Total	\$142,552 09

LIABILITIES.

Capital stock	\$20,000 00
Undivided profits, net	261 28
Commercial deposits	33,837 13
Savings deposits	88,395 86
Due to banks and bankers	57 82
Total	\$142,552 09

No petition has been filed as yet for the appointment of a receiver. The directors of the bank are in hopes of securing funds sufficient in

amount to enable them to make good the loss incidental to the failure of the bank. If the pending negotiations do not enable them to raise an amount sufficient to wipe out the loss, without calling on the stockholders to exceed their liability, a petition will be filed asking for the appointment of a receiver.

The cashiers of the foregoing insolvent banks are now awaiting trial for violations of the provisions of the General Banking Law.

REPORTS OF RECEIVERS.

Under date of December 1st, 1908, I have called for reports of the condition of the insolvent banks in Michigan, and I give you below a summary of the receiver's reports:

The Chelsea Savings Bank, Chelsea.

William W. Wedemeyer, receiver, under date of December 1st, 1908, reports as follows:

Liability to depositors at date of suspension.....	\$1,028,852 84
Other liabilities	20,764 21
Total	<u>\$1,049,617 05</u>
Total assets at date of, and received since suspension....	\$1,331,043 70
Amount collected by receiver to date	495,259 60
Disposition of collections:	
Dividends paid	\$454,766 66
Legal expenses	3,877 09
All other expenses	7,953 46
Receiver's salary paid to date	5,000 00
Balance in hands of State Treasurer	961 94
Balance in hands of receiver	22,700 45
	<u><u>\$495,259 60</u></u>

The Farmers and Merchants' State Bank, Parma.

Seymour H. Godfrey, receiver, under date of December 1st, 1908, reports as follows:

Liability to depositors at date of suspension	\$82,909 13
Other liabilities	6,298 86
Total	<u>\$89,207 99</u>
Total assets at date of, and received since suspension....	\$118,291 02
Amount collected by receiver to date	\$11,169 92
Amount cash on hand at date of suspension	4,736 18
Total amount on hand	<u>\$15,906 10</u>

Disposition of collections:

Loans paid and other disbursements	\$393 79	
All other expenses	245 63	
Balance in hands of receiver	15,266 68	
		<u>\$15,906 10</u>

State Bank of Fenton, Fenton.

Clarence Tinker, receiver, under date of December 1st, 1908, reports as follows:

Liability to depositors at date of suspension	\$101,710 04
Other liabilities	1,134 45
Total	<u>\$102,844 49</u>

Total assets at date of, and received since suspension....	141,257 18
Amount collected by receiver to date	72,775 19

Disposition of collections:

Loans paid and other disbursements.....	\$16,960 65	
Dividends paid	42,293 62	
Legal expenses	1,619 42	
All other expenses	5,401 50	
Receiver's salary paid to date	6,000 00	
Balance in hands of receiver	500 00	
		<u>\$72,775 19</u>

Litigation now pending prevents the closing of this receivership.

State Bank of White Pigcon, White Pigcon.

J. Murray Benjamin, receiver, under date of December 1st, 1908, reports as follows:

Liability to depositors at date of suspension.....	\$127,545 34
Other liabilities	1,168 09
Total	<u>\$128,713 43</u>

Total assets at date of, and received since suspension.....	177,623 08
Amount collected by receiver to date	122,912 85

Disposition of collections:

Loans paid and other disbursements....	\$637 50	
Dividends paid	104,375 54	
Legal expenses paid	1,116 79	
All other expenses	2,557 63	
Receiver's salary paid to date.....	3,225 00	
Balance in hands of State Treasurer....	2,246 15	
Balance in hands of receiver	8,754 24	
		<u>\$122,912 85</u>

People's Savings Bank, Mt. Pleasant.

Charles T. Russell, receiver, under date of December 1st, 1908, reports as follows:

Liabilities to depositors at date of suspension.....	\$65,491 80
Other liabilities	16,896 90
Total	\$82,388 70
Total assets at date of, and received since suspension.....	236,876 78
Amount collected by receiver to date	123,520 43
Disposition of collections:	
Loans paid and other disbursements....	\$80,522 70
Dividends paid	30,043 02
Legal expenses	1,772 69
All other expenses	2,965 87
Receiver's salary paid to date	8,216 15
	<u>\$123,520 43</u>

The closing of this receivership depends on pending litigation.

The City Savings Bank, Detroit.

The Union Trust Company, Detroit, receiver, under date of December 1st, 1908, reports as follows:

Liability to endorsers at date of suspension	\$3,378,121 20
Other liabilities	662,937 50
Total	\$4,041,058 70
Total assets at date of, and received since suspension.....	4,482,056 37
Amount collected by receiver to date	2,640,104 10
Disposition of collections:	
Loans paid and other disbursements ...	\$82,482 13
Dividends paid	1,964,686 69
Legal expenses	78,651 73
All other expenses	91,233 74
Receiver's salary paid to date	100,000 00
Deposits and collections returned	57,885 11
Balance in hands of State Treasurer	263,968 16
Balance in hands of receiver	1,196 54
	<u>\$2,640,104 10</u>

Pending litigation prevents closing this receivership.

The Athens State and Savings Bank, Athens.

Frank Wolf, receiver, under date of December 1st, 1908, reports as follows:

Liability to depositors at date of suspension	\$106,227 50
Other liabilities	1,877 68
Total.	\$108,105 18
Total assets at date of, and received since suspension.....	127,388 59
Amount collected by receiver to date	39,142 00

Disposition of collections:

Loans paid and other disbursements ...	\$10,025 00
All other expenses	388 32
Balance in hands of receiver	28,728 68
	\$39,142 00

RECEIPTS AND EXPENSES.

There has been collected by the department on accounts of fees for the annual examination of banks, in accordance with the provisions of section 40 of the General Banking Law, \$25,959.79. The department has turned over to the Secretary of State for franchise fees, on account of new banks and increase of capital stock, \$955.50, making a total of \$26,915.29 received from banks and trust companies during the year. A list of the State banks, showing the dates on which they were examined and the amount of the examination fees, will be found in the latter part of this text. I would also call your attention to the certificate of the State Treasurer, showing that he has checked over the amounts collected by the department in this regard and finds that the fee received from each bank is in compliance with section 40 of the banking law.

The expenses of the department for the year were as follows:

Salary of H. M. Zimmermann, Commissioner	\$2,500 00
Salary of W. Donovan, Deputy Commissioner	2,000 00
Salary of Chas. M. Turner, Examiner	1,700 00
Salary of H. E. Johnson, Examiner	1,700 00
Salary of E. R. Morton, Examiner (resigned Aug. 1, 1908) .	993 20
Salary of Jas. I. Van Keuren, Examiner	1,700 00
Salary of Chas. H. Ayers, Examiner	1,700 00
Salary of Grant J. Brown, Examiner	1,700 00
Salary of Chas. E. Toms, Examiner	1,700 00
Salary of Chas. H. Adams, Examiner	1,700 00
Salary of A. E. Manning, Chief Clerk and Examiner	1,700 00
Salary of Geo. S. Anderson, Examiner (appointed July 1, 1908) .	850 00
Salary of Carl E. McAlvay, Examiner (appointed Sept. 1, 1908) .	563 60
Salary of extra clerks	2,969 58
Expense incurred in the examination of banks	9,464 68
Miscellaneous, viz.: Printing, stationery, postage, etc....	2,257 95
Total .	\$35,199 01

The receipts of the department for the year have been decreased somewhat on account of the shrinkage in the total volume of business of the State banks, especially noticeable the early part of the year, when all the examinations were made for which fees are charged. Yet owing to the extra work connected with the organization and examination of the thirty-three new banks, the consolidation and closing of the banks heretofore mentioned, the necessity of hiring new and untried men on account of the resignation of those with years of experience, and

the purchasing of new equipment, has caused the expenses for the year to be increased. This increase, however, amounts to but \$800.08.

I believe I am safe in saying that the closing of banks found to be insolvent, and the attendance at court as witnesses, has caused the department to lose the services on the road of one examiner for nearly six months. The opening and examination of new banks and the loss of the services of an experienced examiner during the year has resulted in the loss of another six months for one man.

While the volume of business reached the lowest point the forepart of the year, it must be remembered that the number of items in the banks—and that is what consumes the time in the work of examination—has steadily been on the gain, as is evidenced by the increase in the number of depositors and the increase in loans.

It will be noticed that the net cost to the State is \$8,283.72, an increase of little more than \$2,000.00. I believe this increase is fully warranted and am frank to say that the people of the State of Michigan are today receiving more for what it actually costs them for bank supervision than are the people of any other State.

AMENDMENTS TO BANKING LAW.

Salaries.

The force employed by the department consists of the Commissioner, Deputy Commissioner, nine bank examiners and an office force of four people. In order to perform the duties imposed by law in accordance with the requirements of a practical supervision, and not add to the number of examiners or employes, the department must retain such examiners who are by their experience in the field, peculiarly fitted to accomplish their work in a thorough yet expeditious manner.

Successful bank supervision must have for its foundation honest, competent and experienced examiners. The Commissioner must, of necessity, rely on their report as indicative of the course he must pursue in righting dangerous conditions and infractions of the law. Everything being equal, an examiner's worth increases according to his experience, as the average examiner cannot render the best service to the department the first year or two of his employment.

I would recommend, therefore, that the examiners' salaries be graduated according to years of service: For instance, for the first year a salary of \$1,500.00; for the second year, \$1,700.00; the third year \$2,000.00, and for the fourth and every year thereafter, a salary say of \$2,500.00. In this manner it would be possible, I believe, to retain the services of men whose term of employment has made them familiar with the conditions existing in the various communities, who have had the actual training and become so proficient as to render maximum service for a moderate compensation.

If the law were amended in this direction, I believe the department would be able to keep identified with it for a longer period men who are valuable on account of their technical experience. As it is, at the present time, the department is exceedingly fortunate if it can retain its examiners for three or four years. A successful system of bank supervision cannot be expected until it is possible for the State at all times to retain the services of experienced examiners.

A civil service plan has been suggested. Such a system would be desirable, but in the event of it not being adopted the placing of examiners' salaries on a graduated scale would certainly be a great step in the direction of building up a system based on the merits of those employed.

It is obvious that a commissioner with the best interests of the department in mind would be loath to part with the services of a man who has had years of experience. None of the examiners connected with the department ten years ago now remain in its employ, all having left of their own volition, taking positions affording far better salaries in nearly every case.

Enforcement of Assessment.

While the Michigan Banking Act is, as a rule, a good law, especially when compared to the statutes of a majority of the other States, there are needful provisions which should be added. The more important amendment is that which relates to the enforcement of an assessment on stockholders in case of impairment of capital stock. Section 42 of the law should be amended in this regard. As at present constituted, this section provides that upon the discovery of an impaired condition of the capital the Commissioner shall give ninety days notice in which to make such impairment good. In default of such restoration of capital, the only alternative remaining is to take possession of the bank and apply to the court for the appointment of a receiver.

This section should be amended specifically conferring upon the commissioner the authority to order and enforce an assessment upon the stockholders, in order to restore an impairment of capital, and it should specifically prescribe how such an assessment might be levied, when and in what manner it should be enforced.

Commissioner given Discretionary Power.

Section 55 of the Banking Law would seem to be out of harmony with section 42, in that the latter provides that the Commissioner shall give ninety days notice to make good in case of impairment of capital stock before taking possession of the bank, while the former provides that on discovering such impairment he may take charge of the bank forthwith and ask for the appointment of a receiver.

The provisions of these sections should be harmonized, and all apparent conflict now existing removed.

Temporary Receiver.

As the law now reads, after a receiver has been appointed upon petition of the Commissioner and Attorney General, no provision is made whereby a receiver may be released and the bank revert to the stockholders, in case they are willing and in a position to re-establish and rehabilitate the bank.

The National Association of Supervisors of State Banks at their last meeting recommended that the several commissioners of banking should have authority to take charge of a bank temporarily, and in case of the capital being restored, and other conditions being such that the bank

could safely re-open for business, that the Commissioner have the authority to turn it over to the stockholders.

It matters not whether this appointive power is left with the Commissioner or the courts, so long as some provision is incorporated in our statutes, providing for the appointment of a temporary receiver, in order that a bank in case of the possibility of its re-establishment may be turned back to the stockholders, rather than oblige the Commissioner or the receiver to proceed to close up its affairs, as at present seems to be necessary. I might add that other States have like provisions.

Requiring Majority of Directors to be Residents.

In my annual report for the year 1907, I recommended that the law be amended in the direction of having a majority or quorum of the board of directors reside in the city, village or township where the bank is located. The experience of the department has been, where a board of directors is composed of non-resident members, infrequent and irregular meetings obtain, and therefore, the directors are not as intimate and familiar with the details of the bank's affairs as if they were residents. I would, therefore, again recommend that such an amendment be made to the law in this respect.

I wish again to reiterate what I said in my last report, that the banking department can only exercise its functions in the detection of infractions of the law and require its enforcement; the directors' paramount duty is to see that no violations of the law occur, and to see to it that the bank's business is safely and honestly transacted.

TRUST COMPANIES.

I beg to call attention to the recommendations made in the annual report of this department for the year 1907, with reference to amendment of the law regulating the business of trust companies.

CONCLUSION.

Generally speaking, the financial institutions over which this department has supervision are in a healthy and prosperous condition, as is evidenced by the statistics contained in this report. The effect of the panic has been overcome and normal conditions again obtain.

All of which is respectfully submitted.

A large, stylized handwritten signature in dark ink, likely belonging to the Commissioner of the Banking Department, is positioned above the title. The signature is fluid and cursive, with a prominent initial 'S' and a long, sweeping underline.

Commissioner of the Banking Department.

OPINIONS OF THE ATTORNEY GENERAL.

OPINIONS OF THE ATTORNEY GENERAL.

On account of the importance of the subject of excessive loans I deem it advisable to again publish the construction of section 52 of the Banking Law in this regard as submitted to this department by the Attorney General in the year 1903:

Lansing, Mich., May 23, 1903.

Hon. George W. Moore, Commissioner of Banking, Lansing, Michigan:

Dear Sir—I am in receipt of your communication of the 19th inst. referring to the General Banking Law of this State, and requesting my opinion upon the following questions:

“First, How much money may the directors of a bank loan to *any person*, or company, or corporation, or firm, by a two-thirds vote of its board of directors?

Second, How much money may any bank loan on any one line of commercial paper?

Third, May a bank increase the first named line by the bond or personal endorsement of the officers or directors of a firm, company or corporation, or by the assignment of value as collateral?”

In considering these questions I desire to call your attention to section 6141 of the Compiled Laws, being section 52 of the General Banking Law of this State, which provides in part as follows: “The total liabilities to any bank of any person or of any company, corporation or firm for moneys advanced, including in the liabilities of the company or firm the liability of the several members thereof, except special partners, shall at no time exceed one-tenth part of the amount of the capital and surplus of such bank; but the discount of bills of exchange drawn in good faith against actually existing values and the discount of commercial or business paper actually owned by the person negotiating the same shall not be considered as money borrowed: Provided, however, That the foregoing limitations shall not apply to loans on real estate or other collateral securities authorized by this act: Provided, however, That by a two-thirds vote of the directors the liabilities of any bank of any person, or company, or corporation, or firm may be increased to a sum not exceeding one-fifth of the capital and surplus of the bank.”

It is evident that this limitation was borrowed from the National Banking Law, section 5200 of the Revised Statutes of the United States, providing as follows: “The total liabilities to any association, or any person, or of any company, corporation, or firm for money borrowed, including in the liabilities of the company or firm, the liabilities of the several members thereof, shall at no time exceed one-tenth part of the amount of the capital stock of such association actually paid in; but the discount of bills of exchange drawn in good faith against actually

existing values, and the discount of commercial or business paper actually owned by the person negotiating the same, shall not be considered as money borrowed."

This provision, as found in our General Banking Law and also in the National Banking Law, has never been construed by the courts in so far as it relates to the particular question submitted by you.

The Supreme Court of Pennsylvania, in the case of *O'Hare v. Second National Bank of Titusville*, 77 Pa. St. 102, referring to this provision in its application to National banks, makes use of the following language: "Evidently the limitation of the indebtedness to the one-tenth in the 29th section, was intended as a general rule for conducting the business of the bank; a rule laid down from experience to regulate its loans for its own best interest and those of stockholders and creditors, not a rule to regulate its customers. It was, as remarked in *Fowler v. Scully*, a regulation to prevent these associations from splitting on the rock which has ruined so many banks, to-wit, *that of lending too much of their capital to one person or firm*. The intention being to protect the association and its stockholders and creditors from unwise banking, we cannot suppose it was meant to injure them by forbidding recovery of the injudicious loans."

In Vol. 29 of the Amer. & Eng. Ency. of Law, 2nd ed. p. 382, we find the following with respect to the limitation found in the National Banking Law: "The object of this provision of the statute was to guard National banks from the hazard of speculative loans, but it contemplated and permitted to an unlimited amount the discount of paper used and required in facilitating the transfer of property and money in the transaction of the legitimate business of the country." Citing *Oswego Second National Bank v. Burt*, 93 N. Y. 244.

It was evidently the intent of the Legislature, in enacting the provision above referred to, as found in the banking law of this State, to guard the banks organized thereunder from the hazard of speculative loans, and to prevent such banks from advancing or loaning too much of their money to any one person, firm or corporation, and in construing the statute with respect to the exception, it is necessary to keep constantly in mind the purpose of the limitation, and not to construe the provision relating to the exceptions therefrom in such a way as to destroy the force and effect of the limitation itself. The exceptions to which I refer relate to the discount of bills of exchange drawn in good faith against actually existing values, and the discount of commercial or business paper actually owned by the person negotiating the same, and which, in my opinion, should be strictly construed and should be held to apply to no transaction that did not clearly and fully come within the provisions of the statute in this particular. Black on Interpretation of Laws, 275.

I find that the questions which you submit for my consideration are quite fully considered in Pratt's Digest, pages 93-94-95, in their application to national banks, but I am unable to concur in some of the conclusions reached which do not seem to be based upon judicial decisions, and which, in my opinion, tend to defeat the very purpose of the limita-

tion. It is an elementary proposition recognized by the courts with respect to statutory or constitutional inhibitions, that you cannot do indirectly that which you are prohibited from doing directly. In their application to commercial paper, the terms "loans" and "discounts" are synonymous. Amer. & Eng. Ency. of Law, Vol. 21, 2nd ed. 381. The question who is borrower is not always to be determined from the position of the parties as they appear on the paper. The borrower may be the maker or the endorser. Pratt's Digest, 94. Our statute provides that in the discount of commercial or business paper actually owned by the person negotiating the same, it shall not be considered as money borrowed. The application of this provision, in my opinion, relates exclusively to the person negotiating the paper. The statute contemplates that he alone shall be considered as not receiving a loan from the bank. With respect to the maker of such paper who is primarily liable, if such maker has received credit at the bank to the full limit imposed by law, the bank should not be permitted to discount such paper, as in that event the liability of the maker would exceed the liability permitted by the General Banking Law, and if such a transaction should be permitted, it would indirectly defeat the very purpose for which this limitation was imposed.

In determining the questions submitted by you, I realize that there may be some doubt as to the proper construction of these provisions in the absence of any judicial determination as to their proper meaning. In view of the fact that the several banks of this State organized under the General Banking Law, are subject to State supervision, not only for the protection of the banks themselves, but for the protection of the persons doing business with such banks, the laws relating thereto should be construed in such a manner as to afford such protection in every possible way, until such time as the courts may determine otherwise.

In answer to your first question, I would therefore say that, in my opinion, the amount which the directors of a bank would be authorized to loan to any person, or company, or corporation, or firm, by a two-thirds vote of its board of directors, would not exceed one-fifth of the capital and surplus of the bank, and it would be immaterial whether such loan was secured or unsecured, excepting, of course, loans on real estate or other collateral securities authorized by the General Banking Law.

In answer to your second question, I would say that the same rule would apply to any one line of commercial paper that would apply to any one person, company, firm or corporation.

In answer to your third question I would say that, in my opinion, it is immaterial whether such loan is secured by the bond or personal endorsement of the officers or directors of the firm, company or corporation, or by the assignment of value as collateral, except where such loan is made upon real estate or other collateral securities recognized by the General Banking Law. In this connection I call your attention to the rule laid down in the Amer. & Eng. Ency. of Law, Vol. 21, 2nd ed., page 382, to the effect that "Drafts may be bona fide bills of exchange drawn upon actual existing values within the meaning of the statute.

though not accompanied by specific bills of lading in each case. It is sufficient if they are drawn against property previously consigned and existing either in its original form or in the shape of proceeds of sales in the hands of the consignees." This rule, of course, applies to the federal statute. The State and federal statute being identical in this particular, unquestionably the same rule would apply to a bank organized under the General Banking Law of this State.

Respectfully yours,

CHAS. A. BLAIR,
Attorney General.

The following opinions have been rendered during the years 1907 and 1908 by the Attorney General's department on questions concerning the construction of the Banking Law:

Lansing, Michigan, March 21, 1907.

Hon. Henry M. Zimmermann, Banking Commissioner, Lansing, Mich.:

Dear Sir—This department has given careful consideration of your inquiry of the 13th inst., as to whether trust companies organized under Act No. 108 of the Public Acts of 1889 have the right to invest in the stocks of Savings Banks; and particularly to the question as to whether section 11 of this act (Compiled Laws of 1897, Section 6166) permits such investment.

It is the opinion of this department that there is no general right under the laws of this State on the part of trust companies to invest in the stock of other corporations; and, further, that the clause in section 11 of the above act, which authorizes the directors to invest in "such real or personal securities as they may deem proper" does not authorize investment in the stock of private corporations.

Respectfully yours,

JOHN E. BIRD,
Attorney General.

Lansing, Michigan, August 7, 1907.

Hon. Henry M. Zimmermann, Commissioner State Banking Department,
"Capitol," Lansing:

Dear Sir—It appears that steps are being taken to organize a bank under the General Banking Law of this State, with a capital stock of \$100,000. From the articles of association which have been prepared, it appears that, approximately, sixty per cent. of such capital stock has been subscribed for by certain persons designated as "trustees"; that such articles do not disclose the names or residences of the cestui que trust in any instance, or the authority of the person subscribing as trustee to act in that capacity.

In this connection, you ask my opinion as to whether or not it would be proper for you to issue the certificate of authority provided for by section 7 of the General Banking Law.

In reply thereto would say that section 2 of the Banking Law requires the persons associating in the organization of a bank to execute articles of incorporation, which shall specify, among other things, "the names and places of residence of the stockholders and the number of shares held by each of them." The latter part of section 4 provides as follows: "No bank shall transact any business except such as is incidental and necessarily preliminary to its organization until it has been authorized by the Commissioner of the banking department to commence the business of banking." The articles of incorporation are required to be executed in triplicate, one to be recorded in the office of the county clerk of the county in which the bank is located; one filed in the office of the Commissioner of the banking department; and one filed in the office of the Secretary of State. When such articles of incorporation are properly executed and filed and recorded, as required by law, and the Commissioner of the banking department is notified that at least fifty per cent. of its capital has been paid in, and that such bank has complied with all the provisions of the general banking law; before the bank shall be authorized to commence business, the Commissioner is required to examine into the condition of such bank, and if it is found that such organization is in accordance with the statute and that the various provisions of the law have been complied with, a certificate of authority to engage in the business of banking is issued by such Commissioner. When the statute is not complied with in any essential particular, it is clearly my opinion that such certificate of authority should be withheld. It seems to me that articles of incorporation which do not fully disclose the name and residence of the cestui que trust, where the stock is subscribed for by a trustee, and which also fails to disclose the authority to subscribe for such stock in that capacity, do not conform to the requirements of the general banking law, and, under such conditions as you have outlined, it would be your duty to refuse to issue the certificate of authority provided for by law.

I do not deem it essential to point out the numerous complications that might arise if stock in a banking corporation should be subscribed for in the manner indicated. It is sufficient to say that it does not conform to the requirements of the General Banking Law.

Respectfully yours,

JOHN E. BIRD,
Attorney General.

Lansing, Michigan, October 23, 1907.

Hon. H. M. Zimmermann, Commissioner of the Banking Department,
"Capitol," Lansing, Michigan:

My Dear Sir—I am in receipt of your communication of the 16th inst. in which you ask whether or not certificates of indebtedness issued in payment for voting machines under the provisions of section 13 of Act 217 of the Public Acts of 1905 are proper investments for savings banks under subdivision (b), section 27 of the General Banking Law, which provides that a certain portion of the savings deposits of such banks shall be invested as follows:

"(b). In the public debt or bonds of any city, county, township, village or school district of any state or territory in the United States, which shall have been authorized by the legislature of such state or territory: Provided, the total indebtedness of such municipality does not exceed five per cent. of its assessed valuation, except by a vote of two-thirds of the board of directors, such bonds may be purchased if the total liabilities do not exceed ten per cent. of its assessed valuation."

You also state that it has always been the ruling of the banking department that the term "public debt" and "bonds" were synonymous and that an issue of bonds, in order to be a proper investment for savings banks under this subdivision, must previously have received the approval of the voters of the municipality issuing the bonds.

For answer to your inquiry I would say it is my opinion that the ruling of your department places too narrow a construction upon the statute. The terms "public debt" and "bonds" are not synonymous. The term "public debt" includes not only a bonded debt, but also other forms of public indebtedness.

State v. Hickman, 11 Mont. 541, and cases cited.

The statute under which certificates of indebtedness are issued in payment for voting machines reads as follows:

"The local authorities, on the adoption and purchase of a voting machine, may provide for the payment therefor in such manner as they may deem for the best interest of the locality and may for that purpose issue bonds, certificates of indebtedness or other obligations, which shall be a charge on the city, town or village. Such bonds, certificates or other obligations may be issued with or without interest, payable at such time or times as the authorities may determine, but shall not be issued or sold at less than par."

The legislature has the undoubted right to authorize debts of this character to be incurred without the vote of the electors of the municipality.

Callan v. The City of Saginaw, 50 Mich. 7.

I am of the opinion that the certificates of indebtedness issued under authority of this section come within the term "public debt" as used in subdivision (b), section 27 of the General Banking Law, and that, consequently, savings banks may lawfully invest their funds in such certificates of indebtedness.

Respectfully yours,
JOHN E. BIRD,
Attorney General.

Lansing, Michigan, October 28, 1907.

Hon. H. M. Zimmermann, Commissioner of the Banking Department,
Lansing, Mich:

Dear Sir—I am in receipt of your communication of the 16th inst. requesting an opinion upon the question of whether or not a bank organized as a purely commercial bank under the General Banking Law

of the State is authorized to advertise for savings deposits and do a general bank business under the exception contained in section 24 of that law, which provides:

"Commercial banks may allow interest on accounts or certificates of deposit, but all deposits in such banks shall be payable on demand without notice, except when the contract of deposit otherwise provides."

For answer thereto, I would say that the General Banking Law in section 1 provides that any number of persons, not less than five, "may associate to establish offices of discount and deposit, to be known as commercial banks, and also to establish offices of loan and deposit to be known as savings banks, or to establish banks having departments for both classes of business," etc.

Under section 2 of the General Banking Law, the articles of incorporation are required to specify the nature of the business to be carried on, whether that of a commercial bank, savings bank, or both. Sections 23, 24 and 25 of the same law contain certain provisions referring to "any bank which, by its articles of incorporation, shall designate its business as that of a commercial bank;" and section 26 and succeeding sections of the same law contain provisions governing "any bank which by its articles of incorporation shall designate its business as that of a savings bank;" and section 29 contains provisions governing "any bank combining the business of a commercial bank and a savings bank" and provides that "all receipts, investments and transactions relating to each of said classes of business shall be governed by the provisions and restrictions herein specifically provided for the respective kinds of banks."

Reading all these provisions of the General Banking Law together, it is clear that it was not intended to permit a bank organized as a strictly commercial bank to engage in the business of a savings bank, and that the exception contained in section 24, to which reference has been made, was not intended to have that effect. Before a commercial bank, organized as such, can conduct a savings bank business, it must amend its articles of incorporation so as to provide for conducting both classes of business.

Respectfully yours,

JOHN E. BIRD,
Attorney General.

June 10, 1908.

Hon. H. M. Zimmermann, Commissioner, Banking Department, "Capitol," Lansing:

Dear Sir—I have your communication of June fifth, enclosing certain correspondence with the.....bank.

It appears from your communication that this bank, by an arrangement with certain private banks, permits the latter to issue drafts payable out of the funds of the former bank on deposit with its correspondent banks at New York and Chicago. You state that you have taken the position that such practice is illegal, and request an opinion as to the propriety of this holding.

Replying thereto would say, any attempt upon the part of any bank

to permit anyone or any institution to issue drafts payable out of its deposit with correspondent banks is an attempt to perform and act and permit an arrangement not authorized by law. The bank possesses no authority to extend its credit to any individual or bank in the manner set forth in your communication. Such a practice may operate to the detriment of depositors and may impair the faith and credit of the bank. The practice in question is without authority of law. You possess general power under the statute to prohibit such practice, and it is the duty of the officials of the bank to cancel this arrangement.

Very respectfully,

JNO. E. BIRD,
Attorney General.

June 30, 1908.

Hon. Henry M. Zimmermann, Commissioner of Banking, Lansing, Michigan:

Dear Sir—I am in receipt of yours of the 19th instant in which you state that a certain corporation organized under Act 232, Public Acts of 1903, as the “..... and Trust Company” is engaged in the business of selling various kinds of securities, and request the opinion of this department as to whether it is permissible for such a concern to do business under a name so closely allied to that of institutions organized under Act 108, Public Acts of 1889, under which trust companies are organized.

Subdivision 1 of section 2 of Act 232, Public Acts of 1903, contains this proviso:

“No name shall be assumed already in use by any other existing corporation of this State, or corporation lawfully carrying on business in this State, or so nearly similar as to lead to uncertainty or confusion.”

Under the decisions of the courts of this State it seems to be clear that the question of the right to use a corporate name not identical with that of another existing corporation depends upon whether the names are so similar that persons would be likely to deal with one concern when they believed in good faith they were dealing with the other.

See—

Lamb Knit Goods Co. v. Lamb Glove & Mitten Co., 120 Mich. 159;

Penbertha Injector Co. v. Lee-Penbertha Mfg. Co., 120 Mich. 174;

Supreme Lodge Knights of Pythias v. Improved Order Knights of Pythias, 113 Mich. 133;

Great Hive L. O. T. M. v. Supreme Hive, 135 Mich. 392, 415.

It would seem also if the similarity of the name of a corporation organized under Act 232, Public Acts of 1903, to the names of corporations organized under Act 108, Public Acts of 1889, which is the trust company act, was such that people dealing with it would be deceived

into believing that they were dealing with a corporation which was under the supervision of the banking department, that the use of such a name could properly be restrained in a proceeding instituted for that purpose.

Very respectfully yours,

JNO E. BIRD,
Attorney General.

July 29, 1908.

Hon. Henry M. Zimmermann, Commissioner of Banking, "Capitol,"
Lansing:

Dear Sir—We have carefully examined the letter of..... cashier of the Bank, of date July 18, 1908, together with the enclosures accompanying same.

Section 42 of the General Banking Law, being section 6131 of the Compiled Laws of 1897, gives the Commissioner of Banking authority when he finds the capital of any bank is impaired or reduced below the amount required by law, to require such bank to make good the deficiency within ninety days after a written requisition is made, and in case the impairment is not made good it becomes his duty, with the concurrence of the Attorney General, to institute proceedings for the appointment of a receiver to wind up the affairs of the bank. The law does not prescribe the method by which this impairment is to be made good. It makes no provision for an assessment upon the stockholders of the bank, nor is there any authority under the statutes of this State for the stockholders or directors to make such an assessment. There being no statutory authority for making the assessment, it follows that an assessment made by the stockholders or directors could not be enforced against dissenting shareholders. The only method of making an assessment against the stockholders of a bank is under section 46 of the General Banking Law, section 6135 of the Compiled Laws of 1897. This assessment can only be made when the bank is in process of liquidation.

It is our view of this statute that it contemplates a voluntary contribution on the part of the shareholders in order to prevent the affairs of the bank being liquidated by order of the Commissioner, and leaves it open to the bank to make good the deficiency in any manner that seems to it feasible. The only alternative in case of the failure of the bank to make good the deficiency is for the Commissioner to proceed as directed by the statute.

We return the letter and enclosures herewith.

Very respectfully yours,

JNO. E. BIRD,
Attorney General.

July 29, 1908.

Hon. Henry M. Zimmermann, Commissioner of Banking, "Capitol,"
Lansing:

Dear Sir—We are in receipt of yours of the 3d instant in which you enclose a letter from Reginald F. Fennell, under date of June 20, 1908, in which he submits the following inquiry:

"Is there any license necessary or other legal form required to be gone through with for banks doing business outside of the State of Michigan, to establish an agency or representative in this State? In the event of there being any restriction, kindly advise to what extent."

In reply to this inquiry will say that the Legislature has by statute prescribed strict conditions to be complied with by corporations desiring to engage in the business of banking, or in loaning and investing money. There is no statutory provision which permits foreign corporations to come into this State for the purpose of engaging in that kind of business. The fact that the Legislature has seen fit to lay down these conditions for domestic corporations desiring to engage in such business and to place them under the supervision of the State banking department indicates clearly an intention on the part of the Legislature to prohibit foreign corporations from engaging in such business.

In this connection we desire to call your attention to the case of—

New York Mortgage Co. v. Sec. of State, 150 Mich. 197, 202.

which was a mandamus proceeding against the Secretary of State to compel the issuance of a license to do business in this State to a corporation desiring to engage in the business of making "loans secured by mortgages on real estate, to sell such mortgages and bonds of this company secured by mortgages on real estate, but said bonds are not to be sold on the installment plan."

In response to the contention of the relator in that case that it should be admitted to do business under our foreign corporation law, the court said:

"In other words such construction would operate as to such foreign corporations as a repeal of all the beneficial and protective provisions of Act No. 205, Public Acts of 1877. To hold that such was the Legislative intent would be contrary to every suggestion that arises to the mind upon the consideration of the proposition. Our construction of the act is that banking corporations and those corporations which are within the contemplation of our banking laws are not within the provisions of the act authorizing foreign corporations to transact business in this State."

In view of the above, we are of the opinion that foreign banks have no right to engage in business in this State, or to establish an agency or representative in this State for the transaction of business.

We return Mr. Fennell's letter herewith.

Very respectfully yours,

JNO. E. BIRD,
Attorney General.

ABSTRACTS OF REPORTS

STATE BANKING DEPARTMENT.

COMPARATIVE ABSTRACTS (STATE BANKS).

Comparative abstracts, giving the volume of business as shown by the last reports of Michigan State banks called for in the years 1889, 1890, 1891, 1892, 1893, 1894, 1895, 1896, 1897, 1898, 1899, 1900, 1901, 1902, 1903, 1904, 1905, 1906, 1907 and 1908, as made to the Commissioner of the Banking Department.

Resources.	December 11, 1889, 90 banks, 2 trust companies.	December 19, 1890, 106 banks, 2 trust companies.	December 2, 1891, 121 banks, 3 trust companies.	December 9, 1892, 138 banks, 3 trust companies.	December 19, 1893, 159 banks, 3 trust companies.
Loans and discounts.....	\$22,624,667 12	\$27,628,145 16	\$30,543,959 76	\$38,883,892 06	\$32,402,874 53
Stocks, bonds and mortgages.....	15,645,031 54	18,846,687 08	21,308,913 14	26,843,183 47	24,804,367 45
Overdrafts.....	165,315 19	183,645 30	195,618 49	222,549 92	206,537 17
Banking house, furniture and fixtures.....	523,466 20	714,313 50	941,191 77	1,274,415 65	1,517,146 91
Other real estate.....	253,782 59	311,476 52	350,381 09	692,412 41	647,824 26
Expenses and taxes paid.....	276,624 57	266,114 72	307,386 48	364,068 85	395,207 14
Interest paid.....	210,872 79	217,130 03	145,482 78	271,426 84	352,701 34
Premiums paid.....					
Due from banks in reserve cities.....	5,182,241 12	5,712,028 27	7,481,885 31	9,435,452 09	7,536,024 09
Due from other banks and bankers.....	298,942 90	371,808 62	468,162 59	526,816 22	450,100 31
Exchanges for clearing house.....	200,024 37	152,723 76	319,354 22	306,521 91	246,416 43
Checks and cash items.....	150,252 88	308,018 92	242,213 13	209,662 16	302,096 21
Nickels and cents.....	11,720 48	11,047 14	15,630 82	18,382 56	24,102 73
Gold coin.....	396,827 00	483,564 49	849,656 57	1,039,932 42	1,098,747 47
Silver coin.....	171,666 15	167,925 17	215,054 78	293,818 72	259,119 76
United States and National bank notes.....	1,242,843 00	1,575,817 00	1,807,081 00	2,266,977 00	2,312,851 00
Totals.....	\$47,354,277 90	\$56,950,395 68	\$65,191,972 53	\$82,649,533 48	\$73,156,116 80
Liabilities.					
Capital stock paid in.....	\$7,254,559 10	\$8,460,835 00	\$9,522,420 00	\$11,109,827 59	\$12,311,041 98
Surplus fund.....	1,132,329 90	1,502,849 44	1,704,248 31	2,124,487 81	2,443,906 07
Gross undivided earnings.....	1,679,925 61	1,912,300 21	2,169,532 72	2,534,015 14	2,639,574 57
Dividends unpaid.....	2,571 63	6,234 60	2,158 87	5,739 37	18,061 02
Individual deposits.....	7,879,586 71	9,300,393 00	11,750,841 68	16,948,803 62	14,529,942 64
Certificates of deposit.....	4,452,081 74	6,054,724 25	6,746,187 18	9,632,918 47	6,686,895 92
Savings deposits.....	23,669,030 20	27,779,136 09	31,186,303 14	37,909,010 12	32,216,067 08
Certified checks.....	29,987 61	40,450 93	37,541 35	67,981 89	42,076 74
Cashier's checks outstanding.....	21,097 57	5,802 67	30,594 71	36,445 82	29,031 78
Due to banks and bankers.....	809,678 07	1,325,103 37	1,599,224 96	1,869,563 31	1,437,360 49
Notes and bills rediscounted.....	386,429 76	517,866 12	391,719 61	279,390 41	654,100 98
Bills payable.....	37,000 00	44,700 00	51,200 00	131,349 93	148,037 53
Liabilities other than above stated.....					
Totals.....	\$47,354,277 90	\$56,950,395 68	\$65,191,972 53	\$82,649,533 48	\$73,156,116 80

REPORT OF THE COMMISSIONER.

xli

Comparative abstracts (State Banks).—Continued.

Resources.	December 19, 1894, 164 banks, 4 trust companies.	December 13, 1895, 169 banks, 4 trust companies.	December 17, 1896, 173 banks, 4 trust companies.	December 15, 1897, 177 banks, 3 trust companies.	December 1, 1898, 182 banks, 3 trust companies.
Loans and discounts.....	\$34,320,138 74	\$40,179,933 36	\$36,982,440 70	\$38,601,949 09	\$41,384,075 83
Stocks, bonds and mortgages.....	26,516,601 07	27,852,301 82	28,451,447 71	31,926,938 07	37,453,689 93
Overdrafts.....	192,415 39	224,066 95	199,468 95	227,624 36	298,762 48
Banking house, furniture and fixtures..	1,094,992 69	1,758,139 62	1,814,724 74	1,820,639 66	1,906,096 96
Other real estate.....	719,150 15	882,473 08	1,237,183 41	1,593,803 10	2,064,891 06
Expenses and taxes paid.....	403,575 78				
Interest paid.....	312,758 62				
Premiums paid.....		23,493 99	26,213 98	41,708 51	47,333 15
Due from banks in reserve cities.....	9,653,012 05	9,527,910 70	10,689,631 08	14,460,853 39	15,656,006 52
Due from other banks and bankers...	361,668 44	392,582 07	481,787 89	837,584 03	893,192 24
Exchanges for clearing house.....	352,725 79	360,473 16	429,334 91	396,454 61	418,372 26
Checks and cash items.....	213,076 23	377,047 46	285,151 36	296,907 52	341,835 45
Nicksels and cents.....	26,840 53	20,384 28	22,407 73	22,543 66	24,283 58
Gold coin.....	1,683,739 65	2,028,483 58	2,286,076 60	2,273,685 90	2,448,122 25
Silver coin.....	269,032 24	277,618 80	289,380 11	307,663 09	387,684 17
United States and National bank notes.....	2,152,421 00	2,065,781 00	2,530,816 00	2,590,180 00	2,754,711 00
Totals.....	\$78,872,148 57	\$85,970,689 87	\$85,686,065 17	\$95,397,535 01	\$106,069,068 88
Liabilities.					
Capital stock paid in.....	\$12,600,820 00	\$12,518,117 21	\$12,458,275 00	\$12,010,200 00	\$12,003,600 00
Surplus fund.....	2,589,052 49	2,735,755 49	2,876,322 12	2,986,650 27	2,981,382 73
Gross undivided earnings.....	2,698,387 31	*2,112,933 75	*2,042,341 06	*1,927,498 49	*1,958,531 34
Dividends unpaid.....	17,696 03	23,539 94	14,629 00	16,430 88	8,204 48
Individual deposits.....	15,476,103 85	16,562,755 06	15,274,265 98	18,025,578 88	20,599,904 56
Certificates of deposit.....	7,024,676 13	8,364,560 85	7,530,592 54	8,576,587 67	9,782,646 49
Savings deposits.....	35,939,967 25	41,192,483 54	42,065,852 60	48,076,282 71	54,105,981 76
Certified checks.....	65,583 23	85,970 78	140,220 18	67,246 32	111,903 86
Cashier's checks outstanding.....	24,974 06	33,828 85	22,834 67	13,771 80	19,723 43
Due to banks and bankers.....	2,007,773 87	1,936,615 12	2,441,456 29	3,647,253 47	4,420,425 42
Notes and bills rediscounted.....	354,069 88	359,129 28	273,075 73	36,886 14	51,754 81
Bills payable.....	73,064 47	45,000 00	32,000 00	13,148 38	25,000 00
Liabilities other than above stated...			524,200 00		
Totals.....	\$78,872,148 57	\$85,970,689 87	\$85,686,065 17	\$95,397,535 01	\$106,069,068 88

* Undivided earnings, less current expenses, interest and taxes paid.

STATE BANKING DEPARTMENT.

Comparative abstracts

Resources.	December 2, 1899, 187 banks, 3 trust companies.	December 13, 1900, 192 banks, 3 trust companies.	December 10, 1901, 213 banks, 3 trust companies.
Loans and discounts.....	\$50,272,936 26	\$53,161,024 07	\$61,706,112 90
Stocks, bonds and mortgages.....	43,420,804 26	46,405,505 41	55,903,472 79
Overdrafts.....	334,526 17	242,450 61	244,675 75
Banking house, furniture and fixtures.....	2,075,425 01	2,245,982 87	2,331,104 32
Other real estate.....	2,032,366 69	2,060,599 30	1,764,547 92
Expenses and taxes paid.....			
Interest paid.....			
Premiums paid.....	213,747 47	337,043 17	323,505 22
Due from banks in reserve cities.....	14,395,138 44	16,304,200 53	19,334,239 13
Due from other banks and bankers.....	999,267 91	1,154,911 42	1,597,714 10
Exchanges for clearing house.....	451,809 45	422,415 20	906,754 45
Checks and cash items.....	385,617 28	320,197 45	343,580 67
Nickels and cents.....	26,544 79	30,507 54	33,336 21
Gold coin.....	2,782,654 49	3,246,550 00	3,245,496 21
Silver coin.....	383,374 38	422,770 86	452,093 97
United States and National bank notes.....	3,016,402 00	3,514,851 00	4,606,396 11
Totals.....	\$120,790,914 60	\$129,959,209 43	\$152,193,029 75
Liabilities.			
Capital stock paid in.....	\$12,262,100 00	\$12,653,523 85	\$14,035,880 00
Surplus fund.....	2,987,971 24	3,065,924 18	3,762,060 91
Undivided earnings net.....	2,102,350 42	2,430,966 72	2,932,193 32
Dividends unpaid.....	11,914 42	10,178 36	4,929 72
Individual deposits.....	24,522,326 97	24,840,803 37	29,540,186 91
Certificates of deposit.....	12,250,239 67	12,341,536 00	14,664,966 47
Savings deposits.....	62,600,212 66	69,548,293 05	81,609,318 57
Certified checks.....	66,649 37	96,418 48	94,652 52
Cashier's checks outstanding.....	83,450 18	27,222 23	68,734 87
Due to banks and bankers.....	3,748,526 37	4,491,075 44	5,368,915 27
Notes and bills rediscounted.....	14,000 00	35,799 00	6,071 19
Bills payable.....	81,173 30	125,468 75	104,500 00
Liabilities other than above stated.....			
Totals.....	\$120,790,914 60	\$129,959,209 43	\$152,193,029 75

REPORT OF THE COMMISSIONER.

xliii

(State Banks).—Concluded.

November 25, 1902, 228 banks, 4 trust companies.	November 17, 1903, 242 state banks, 4 trust companies, 1 society for savings.	September 6, 1904, 248 state banks, 4 trust companies, 1 society for savings.	November 9, 1905, 277 state banks, 5 trust companies, 1 society for savings.	November 12, 1906, 301 state banks, 6 trust companies, 1 society for savings.	December 3, 1907, 328 state banks, 6 trust companies, 1 society for savings.	November 27, 1908, 350 state banks, 6 trust companies,
\$71,029,727 87	\$76,013,937 01	\$78,746,836 05	\$86,181,935 90	\$101,287,736 39	\$106,958,178 47	\$98,397,163 38
62,718,889 40	66,317,185 97	68,383,331 90	78,124,757 40	85,902,573 96	88,945,067 90	95,428,501 97
298,124 85	301,921 98	197,553 07	311,210 78	373,212 14	303,930 99	361,154 87
2,428,779 83	2,747,383 27	2,902,806 42	3,377,379 76	3,934,435 08	4,727,158 99	4,992,537 71
1,740,305 79	1,655,978 73	1,608,085 94	1,590,630 18	1,593,318 80	1,367,853 18	1,396,444 39
295,373 97	264,008 79	241,162 15	237,081 56	213,682 12	165,612 84	132,204 23
19,566,876 96	20,455,482 93	21,137,556 22	25,542,384 93	26,665,995 22	21,295,814 35	26,623,983 27
1,818,528 06	1,363,614 21	1,287,220 02	1,934,177 39	2,551,776 64	2,368,708 60	1,990,316 84
643,168 60	628,326 98	854,065 78	827,349 43	1,959,708 99	1,288,117 10	1,130,604 67
531,318 02	418,158 14	353,232 19	394,181 89	483,736 42	389,022 14	311,115 78
45,262 35	58,008 16	73,587 98	64,972 73	73,300 45	83,879 98	92,422 67
3,634,079 16	3,859,868 27	4,499,431 65	4,324,849 84	4,559,569 06	4,596,825 41	4,948,685 92
512,225 31	663,741 42	599,619 41	687,826 10	712,190 77	937,065 78	800,440 67
4,457,448 25	4,686,754 47	5,049,774 00	5,937,153 75	6,453,153 95	8,613,878 75	7,662,136 00
\$169,720,108 41	\$179,434,970 33	\$185,933,712 78	\$209,535,891 64	\$236,764,599 99	\$242,041,114 48	\$244,287,712 37
\$14,842,470 00	\$15,919,551 21	\$16,111,120 00	\$17,403,144 04	\$19,119,930 00	\$20,351,064 00	\$21,626,278 53
4,959,893 71	5,560,112 18	6,471,703 33	7,239,305 31	8,547,385 55	10,196,000 34	10,785,497 24
3,251,864 56	3,565,570 84	3,065,451 39	3,836,000 67	4,710,432 87	4,618,594 41	5,035,772 52
2,876 72	3,511 36	5,291 14	2,933 29	4,853 69	7,375 23	6,873 00
34,503,984 97	37,280,300 03	38,287,417 40	45,041,231 95	53,085,474 90	47,587,078 42	50,450,061 86
16,962,741 46	17,570,185 09	16,679,540 71	18,364,826 02	18,991,487 21	16,701,012 53	11,402,933 69
89,278,662 99	93,473,130 78	99,782,932 96	111,234,128 86	125,464,596 49	134,923,712 46	137,811,470 73
194,520 09	110,396 49	191,493 34	90,768 06	204,330 21	136,542 84	151,935 26
146,271 08	77,541 33	136,795 00	105,934 17	172,294 39	212,989 96	131,766 74
5,259,834 85	5,365,378 83	4,902,817 34	5,969,398 11	6,205,626 80	5,753,481 15	6,392,573 47
75,479 88	97,711 15	76,405 96	90,221 16	93,672 88	211,263 14	170,854 33
251,508 10	411,573 04	232,744 21	158,000 00	164,505 00	972,000 00	321,700 00
					* 370,000 00	
\$169,720,108 41	\$179,434,970 33	\$185,933,712 78	\$209,535,891 64	\$236,764,599 99	\$242,041,114 48	\$244,287,712 37

* Clearing house certificates.

COMPARATIVE ABSTRACTS (NATIONAL BANKS).

Comparative abstracts, showing the volume of business of the national banks of the State from the last reports called for in the years 1889, 1890, 1891, 1892, 1893, 1894, 1895, 1896, 1897, 1898, 1899, 1900, 1901, 1902, 1903, 1904, 1905, 1906, 1907 and 1908, as made to and furnished this department by the comptroller of the currency at Washington.

Resources.	December 11, 1889, 118 national banks.	December 19, 1890, 109 national banks.	December 2, 1891, 106 national banks.	December 9, 1892, 104 national banks.	December 19, 1893, 99 national banks.
Loans and discounts	\$45,980,178 79	\$47,527,375 32	\$48,424,955 39	\$52,752,168 51	\$40,783,209 13
Stocks, bonds and mortgages.....	4,716,830 60	4,289,671 45	4,231,798 69	5,623,070 40	6,945,499 58
Overdrafts.....	214,415 50	219,314 54	222,506 90	292,210 95	187,479 07
Due from reserve agents.....	5,273,805 17	6,000,383 99	6,942,032 44	8,304,177 63	6,191,185 16
Due from other banks and bankers...	1,417,240 70	1,531,500 83	2,055,712 68	2,457,593 23	1,508,833 10
Banking house, furniture and fixtures..	1,161,347 88	1,175,007 50	1,140,593 47	1,092,330 52	1,058,013 55
Other real estate.....	606,499 38	807,729 15	654,818 49	597,433 76	523,837 66
Current expenses and taxes paid.....	314,041 78	316,798 82	306,899 32	330,626 32	.....
Exchanges for clearing house.....	351,040 73	291,486 06	531,466 31	420,011 79	414,646 27
Checks and cash items.....	206,917 13	252,540 59	222,864 76	269,288 40	208,277 54
Cash.....	5,156,435 60	5,363,033 64	5,337,462 12	5,479,123 70	5,352,544 48
Due from United States treasurer.....	175,937 44	166,537 96	155,501 41	201,723 10	269,208 62
Premiums on United States bonds....	506,812 27	416,061 40	326,649 58	415,932 79	448,743 01
Totals.....	\$66,051,502 97	\$68,358,341 25	\$70,555,261 76	\$78,235,686 10	\$63,891,477 17
Liabilities.					
Capital stock paid in.....	\$15,674,600 00	\$15,539,600 00	\$15,244,600 00	\$15,034,000 00	\$14,584,000 00
Surplus fund.....	3,173,932 03	3,332,775 18	3,715,238 33	3,858,283 29	3,769,273 96
Gross undivided earnings.....	2,589,639 53	2,715,207 61	2,359,221 32	2,375,539 99	* 1,879,151 51
Dividends unpaid.....	25,279 32	9,632 59	36,373 86	18,212 61	17,180 18
Individual deposits.....	35,217,989 08	36,792,399 46	38,500,510 19	42,409,084 23	31,789,116 14
United States deposits.....	.....	566,999 05	483,927 31	330,558 68	401,760 31
Due to banks and bankers.....	5,857,859 32	6,052,260 90	7,140,938 64	9,946,624 23	6,100,036 83
National bank notes outstanding.....	2,853,300 00	2,660,200 00	2,587,020 00	3,281,300 00	4,557,055 00
Notes and bills rediscounted.....	658,903 69	689,166 46	462,157 73	466,083 07	426,228 15
Bills payable.....	.....	100 00	23,000 00	.....	367,442 03
Liabilities other than those above stated.....	.....	.....	2,274 38	516,000 00	233 06
Totals.....	\$66,051,502 97	\$68,358,341 25	\$70,555,261 76	\$78,235,686 10	\$63,891,477 17

* Undivided earnings, less expenses and taxes paid.

Comparative abstracts (National Banks).—Continued.

Resources.	December 19, 1894, 90 national banks.	December 13, 1895, 94 national banks.	December 17, 1896, 89 national banks.	December 15, 1897, 82 national banks.	December 1, 1898, 81 national banks.
Loans and discounts.....	\$43,063,288 41	\$44,736,533 88	\$40,304,416 58	\$41,143,927 46	\$42,919,871 77
Stocks, bonds and mortgages.....	6,806,219 06	6,795,879 01	6,061,223 33	6,572,265 92	9,766,446 01
Overdrafts.....	191,899 31	184,138 47	174,561 83	169,842 80	220,627 59
Due from reserve agents.....	7,158,187 74	5,697,542 13	8,051,478 98	11,777,125 43	10,816,560 04
Due from other banks and bankers...	2,188,681 61	1,754,960 91	2,145,066 98	3,492,498 90	3,757,850 18
Banking house, furniture and fixtures..	1,057,140 95	1,016,259 30	1,029,048 72	943,880 03	1,019,100 09
Other real estate.....	556,397 40	600,205 85	796,229 53	880,219 77	1,061,231 36
Current expenses and taxes paid.....					
Exchanges for clearing house.....	300,541 92	243,688 09	333,694 76	358,309 99	392,218 02
Checks and cash items.....	226,913 43	160,616 79	199,702 79	136,857 46	179,112 92
Cash.....	5,069,305 10	5,039,661 46	5,333,487 61	5,505,338 94	5,962,621 40
Due from United States treasurer.....	240,670 62	236,528 07	231,775 11	209,475 82	234,094 42
Premiums on United States bonds....	430,463 13	414,815 00	375,089 75	365,223 50	465,448 84
Clearing house certificates.....					
Totals.....	\$67,281,708 68	\$66,970,828 96	\$65,435,775 97	\$71,554,966 02	\$76,815,182 64
Liabilities.					
Capital stock paid in.....	\$13,634,000 00	\$13,434,000 00	\$12,959,000 00	\$11,945,000 00	\$11,770,000 00
Surplus fund.....	3,572,570 99	3,631,010 78	3,418,221 47	3,242,018 09	3,188,318 72
Undivided earnings, net.....	1,803,490 48	1,789,465 90	1,687,088 73	1,394,998 14	1,374,061 73
Dividends unpaid.....	8,348 50	11,509 58	9,156 46	17,563 29	20,387 30
Individual deposits.....	34,718,215 02	35,612,374 38	34,391,087 75	39,217,006 25	43,486,965 94
United States deposits.....	363,962 29	357,750 18	409,961 73	401,136 29	1,255,821 32
Due to banks and bankers.....	8,641,246 57	7,406,212 51	8,260,695 23	11,772,976 46	11,760,185 28
National bank notes outstanding.....	4,141,997 50	4,202,742 50	4,071,495 00	3,551,767 50	3,958,300 00
Notes and bills rediscounted.....	316,887 33	386,898 33	140,289 20	2,500 00	
Bills payable.....	61,000 00	137,500 00	88,400 00	10,000 00	
Liabilities other than those above stated.....		1,364 80	380 40		1,142 35
Reserved for taxes.....					
Bonds borrowed.....					
Clearing house certificates.....					
Totals.....	\$67,281,708 68	\$66,970,828 96	\$65,435,775 97	\$71,554,966 02	\$76,815,182 64

STATE BANKS.

1908.

Abstracts of reports made by the State banks of Michigan to the Commissioner of the Banking Department, the reports being called for on past days unknown to the bank officers, viz., February 14, May 14, July 15, September 23 and November 27, 1908. For reports of individual State banks and trust companies see succeeding pages.

Resources.	Report of Feb. 14, 332 state banks, 6 trust companies.	Report of May 14, 338 state banks, 6 trust companies.	Report of July 15, 346 state banks, 6 trust companies.	Report of Sept. 23, 344 state banks, 6 trust companies.	Report of Nov. 27, 350 state banks, 6 trust companies.
Loans and discounts.....	\$101,921,776 04	\$101,246,206 59	\$99,811,238 41	\$99,104,274 09	\$98,397,163 38
Bonds, mortgages and securities.....	87,116,495 53	88,497,456 92	90,720,397 43	93,014,057 33	94,827,481 97
Premiums paid on bonds.....	112,519 74	119,485 93	109,589 74	120,564 36	132,204 23
Overdrafts.....	279,883 01	264,979 89	294,995 95	295,700 52	361,154 87
Banking house.....	4,742,355 71	4,831,898 40	4,913,677 17	4,922,494 38	4,992,537 71
Furniture and fixtures.....					
Other real estate.....	1,365,250 41	1,386,046 96	1,440,093 52	1,357,420 11	1,396,444 39
Due from other banks and bankers (not reserve cities).....	606,701 57	684,873 26	667,158 89	817,114 04	684,748 23
Items in transit.....	1,030,470 98	994,774 12	764,444 76	1,034,570 30	1,305,568 61
United States bonds.....	590,520 00	600,220 00	600,120 00	589,520 00	601,020 00
Due from banks in reserve cities.....	26,402,995 20	28,723,796 34	27,903,011 34	28,607,682 34	26,623,963 27
Exchanges for clearing house.....	954,489 17	1,026,518 78	1,231,141 53	833,616 39	1,130,604 67
U. S. and national bank currency.....	7,901,210 25	8,044,451 75	7,897,973 83	7,255,531 50	7,682,136 00
Gold coin.....	4,489,651 78	4,765,139 96	5,232,549 89	5,030,610 30	4,948,685 92
Silver coin.....	1,036,526 56	920,951 79	966,300 56	801,467 07	800,440 67
Nickels and cents.....	104,118 21	97,067 95	100,890 98	96,524 61	92,422 67
Checks, cash items and internal revenue account.....	287,178 22	289,216 24	327,229 27	277,547 39	311,115 78
Totals.....	\$238,944,142 38	\$242,493,064 88	\$242,981,403 27	\$244,157,694 73	\$244,287,712 37
Liabilities.					
Capital stock paid in.....	\$20,673,452 85	\$20,859,485 00	\$21,472,333 00	\$21,511,950 00	\$21,626,273 53
Surplus fund.....	10,779,621 47	10,715,394 02	10,754,549 74	10,770,547 96	10,785,497 24
Undivided profits, less current ex- penses, interest and taxes paid.....	3,741,705 22	4,508,736 81	3,958,139 29	4,408,101 43	5,035,772 52
Dividends unpaid.....	18,112 27	6,888 40	44,931 22	11,352 99	6,873 00
Commercial deposits subject to check	48,546,093 39	51,531,065 94	51,292,312 32	51,281,196 40	50,450,061 86
Commercial certificates of deposit.....	15,830,410 37	14,848,871 23	13,813,598 02	13,182,463 11	11,402,933 69
Due to banks and bankers.....	6,635,629 91	6,195,647 33	6,374,468 31	6,390,717 14	6,392,573 47
Certified checks.....	122,525 24	343,608 10	268,433 15	198,171 12	151,935 26
Cashier's checks outstanding.....	152,760 07	152,195 07	131,753 12	165,708 98	131,766 74
Savings deposits.....	103,445,780 46	102,877,805 41	104,307,385 64	104,221,790 11	105,570,382 96
Savings certificates of deposit.....	28,687,965 00	29,974,226 47	30,230,697 67	31,572,632 80	32,241,107 77
Notes and bills rediscounted.....	94,486 13	172,537 83	113,601 79	149,336 83	170,854 33
Bills payable.....	215,600 00	306,693 22	219,200 00	293,675 86	321,700 00
Totals.....	\$238,944,142 38	\$242,493,064 88	\$242,981,403 27	\$244,157,694 73	\$244,287,712 37

REPORT OF THE COMMISSIONER.

xlix

NATIONAL BANKS.

1908.

Abstracts of reports made by the National banks of Michigan to the Commissioner of the Banking Department, February 14, May 14, July 15, September 23 and November 27, 1908, For reports of individual National banks see succeeding pages.

Resources.	Report of Feb. 14, 95 Nat. banks.	Report of May 14, 97 Nat. banks.	Report of July 15, 96 Nat. banks.	Report of Sept. 23, 95 Nat. banks.	Report of Nov. 27, 96 Nat. banks.
Loans and discounts.....	\$83,438,223 22	\$83,710,120 56	\$82,386,587 08	\$83,626,740 91	\$84,061,275 46
Overdrafts, secured and unsecured....	211,220 46	211,226 34	236,650 32	218,626 29	241,345 49
U. S. bonds to secure circulation.....	8,999,300 00	9,018,800 00	8,876,300 00	9,034,300 00	9,066,800 00
U. S. bonds to secure U. S. deposits...	1,407,500 00	1,548,600 00	1,661,000 00	1,626,000 00	1,572,000 00
Other bonds to secure U. S. deposits..	1,780,641 88	1,558,112 29	1,340,248 54	1,310,571 92	1,168,571 92
U. S. bonds on hand.....	88,500 00	83,320 00	168,720 00	185,120 00	166,000 00
Premiums on U. S. bonds.....	188,059 54	189,425 56	221,287 30	218,738 05	214,339 98
Stocks, securities, etc.....	8,323,789 82	8,447,242 89	9,492,446 32	11,056,225 15	11,332,789 79
Banking house, furniture and fixtures	2,063,015 50	2,164,549 32	2,285,158 23	2,360,941 41	2,477,620 19
Other real estate, and mortgages owned	342,064 17	345,539 11	330,072 39	319,208 37	291,506 80
Due from National banks (not reserve agents).....	3,204,274 28	3,727,745 49	3,320,782 34	3,785,549 16	3,931,909 63
Due from state banks and bankers....	1,763,957 50	1,964,110 03	2,512,292 69	2,539,540 04	2,360,225 60
Due from approved reserve agents....	12,670,250 07	15,757,735 65	13,638,434 27	15,513,271 27	13,761,102 88
Checks and other cash items.....	190,698 17	173,969 02	261,217 23	279,304 17	311,082 74
Exchanges for clearing house.....	695,999 11	1,221,819 93	833,735 25	563,430 29	789,396 40
Notes of other National banks.....	898,108 00	1,282,843 00	1,435,826 00	1,315,109 00	953,664 00
Fractional paper currency, nickels and cents.....	75,034 82	99,633 43	55,484 80	56,621 38	56,357 42
Specie.....	6,287,559 60	6,452,245 49	6,633,102 73	6,646,265 01	6,881,021 28
Legal tender notes.....	3,694,703 00	3,776,960 00	4,017,168 00	3,581,774 00	3,362,686 00
Redemption fund with U. S. treas- urer (5% of circulation).....	448,062 50	444,672 50	442,590 00	444,175 00	449,212 50
Due from U. S. treasurer, other than 5% redemption fund.....	57,402 50	123,352 50	104,754 50	133,705 50	81,553 00
Totals	\$136,878,364 14	\$142,271,923 11	\$140,253,857 99	\$144,835,215 92	\$143,530,641 03
Liabilities.					
Capital stock paid in.....	\$14,590,000 00	\$14,755,000 00	\$15,010,000 00	\$14,915,000 00	\$14,955,000 00
Surplus fund.....	5,604,212 89	5,730,694 78	6,056,150 00	6,027,150 00	6,068,150 00
Undivided profits less expenses and taxes paid.....	2,502,941 22	2,936,665 74	2,165,014 11	2,463,993 36	2,650,316 37
National bank notes outstanding.....	8,833,785 00	8,886,187 50	8,763,680 00	8,754,527 50	9,010,475 00
Due to other National banks.....	3,647,103 45	3,957,099 60	4,223,116 11	4,793,062 41	4,185,630 08
Due to state banks and bankers.....	10,825,369 45	10,130,857 78	10,963,028 11	11,434,464 39	11,079,620 22
Dividends unpaid.....	8,651 82	10,033 72	49,665 16	9,966 39	7,975 85
Individual deposits subject to check..	86,764,928 89	92,478,048 23	90,081,278 34	93,484,355 29	92,506,619 35
United States deposits.....	2,781,778 63	2,355,620 78	2,197,794 17	2,216,185 64	2,227,280 47
Deposits of U. S. disbursing officers..	324,348 08	406,277 19	348,805 65	266,667 58	214,835 41
Bonds borrowed.....	559,000 00	376,000 00	182,000 00	382,000 00	306,000 00
Notes and bills rediscounted.....	171,638 02	98,833 55	71,406 47	17,360 14	124,265 83
Bills payable.....	141,000 00	53,500 00	61,000 00	26,000 00	130,000 00
Reserved for taxes.....	63,406 69	84,393 54	72,543 87	34,682 62	51,222 45
Liabilities other than those above stated.....	10,200 00	12,710 70	8,376 00	9,750 60	13,300 00
Totals	\$136,878,364 14	\$142,271,923 11	\$140,253,857 99	\$144,835,215 92	\$143,530,641 03

STATE BANKING DEPARTMENT.

STATE AND NATIONAL BANKS.

1908.

Abstracts showing the total volume of business transacted by the State and National banks and trust companies of Michigan, as made to the Commissioner of the Banking Department, February 14, May 14, July 15, September 23 and November 27, 1908.

Resources.	Report of Feb. 14, 332 state banks, 95 national banks, 6 trust companies.	Report of May 14, 338 state banks, 97 national banks, 6 trust companies.	Report of July 15, 346 state banks, 96 national banks, 6 trust companies.	Report of Sept. 23, 344 state banks, 96 national banks, 6 trust companies.	Report of Nov. 27, 350 state banks, 96 national banks, 6 trust companies.
Loans and discounts.....	\$185,359,999 26	\$184,956,327 15	\$182,197,825 49	\$182,731,015 00	\$182,458,428 84
Stocks, bonds and mortgages.....	95,440,285 35	96,944,699 81	100,212,843 75	104,070,282 48	106,180,251 76
Overdrafts.....	491,103 47	476,206 23	531,646 27	514,325 81	602,500 36
U. S. bonds to secure circulation.....	8,989,300 00	9,018,800 00	8,876,300 00	9,034,300 00	9,066,800 00
U. S. bonds to secure U. S. deposits...	1,497,500 00	1,548,500 00	1,661,000 00	1,626,000 00	1,572,000 00
Other bonds to secure U. S. deposits..	1,780,641 88	1,558,112 29	1,340,248 54	1,310,571 92	1,168,571 92
U. S. bonds on hand.....	629,020 00	683,540 00	768,840 00	774,640 00	767,020 00
Premiums paid.....	300,579 28	308,911 49	330,877 04	339,302 41	346,544 16
Banking house, furniture and fixtures.	6,825,371 21	6,996,447 72	7,198,835 40	7,303,435 79	7,470,367 90
Other real estate.....	1,707,314 58	1,731,586 07	1,770,755 91	1,676,628 48	1,687,950 19
Due from other banks and bankers...	6,607,404 33	7,371,502 90	7,264,678 68	8,176,773 54	8,282,452 07
Due from banks in reserve cities.....	39,073,245 27	44,481,531 99	41,541,445 61	44,120,953 61	40,385,086 15
Checks and other cash items.....	477,876 39	403,185 26	588,446 50	556,851 56	622,198 52
Exchanges for clearing house.....	1,650,488 28	2,248,338 71	2,064,876 78	1,397,046 68	1,920,003 07
Nickels and cents.....	179,153 03	166,701 38	156,375 78	152,145 99	148,780 09
Specie.....	11,813,787 94	12,138,387 24	12,831,953 18	12,478,342 38	12,630,147 87
U. S. and National bank notes.....	12,494,021 25	13,104,254 75	13,350,967 83	12,152,414 50	11,998,485 00
Redemption fund with U. S. treasurer (5% of circulation).....	448,062 50	444,672 50	442,590 00	444,175 00	440,212 50
Due from U. S. treasurer, other than 5% redemption fund.....	57,402 50	123,352 50	104,754 50	133,705 50	81,553 00
Totals.....	\$375,822,506 52	\$384,765,007 99	\$383,235,261 26	\$388,992,910 65	\$387,818,353 40
Liabilities.					
Capital stock paid in.....	\$35,263,452 85	\$35,614,485 00	\$36,432,333 00	\$36,426,950 00	\$36,581,273 53
Surplus fund.....	16,383,834 36	16,446,088 80	16,810,699 74	16,797,697 96	16,853,647 24
Undivided profits less expenses and taxes paid.....	6,244,646 44	7,445,402 55	6,123,153 40	6,872,094 79	7,686,088 89
National bank notes outstanding.....	8,883,785 00	8,886,187 50	8,763,680 00	8,754,527 50	9,010,475 00
Dividends unpaid.....	26,764 09	16,922 12	94,596 38	21,319 38	14,848 85
Commercial deposits.....	151,416,717 96	159,353,808 57	155,587,374 95	158,311,894 90	154,643,316 90
Savings deposits.....	132,133,745 46	132,852,031 88	134,538,083 31	135,794,472 91	137,811,470 73
United States deposits.....	3,106,126 71	2,761,897 97	2,546,599 82	2,482,853 22	2,442,065 88
Due to banks and bankers.....	21,108,102 81	20,283,604 71	21,560,612 53	22,618,263 94	21,657,823 77
Bonds borrowed.....	559,000 00	376,000 00	182,000 00	382,000 00	306,000 00
Notes and bills rediscounted.....	266,124 15	271,371 43	185,008 26	166,726 97	295,120 16
Bills payable.....	356,000 00	360,103 22	280,200 00	319,675 86	451,700 00
Liabilities other than those above stated.....	10,200 00	12,710 70	8,376 00	9,750 60	13,300 00
Reserved for taxes.....	63,406 69	84,393 54	72,543 87	34,682 62	51,222 45
Totals.....	\$375,822,506 52	\$384,765,007 99	\$383,235,261 26	\$388,992,910 65	\$387,818,353 40

REPORT OF THE COMMISSIONER.

11

DETROIT.

STATE BANKS.

1908.

Abstracts of the published reports of the State banks and trust companies in the city of Detroit, as made to the Commissioner of the Banking Department, February 14, May 14, July 15, September 23 and November 27, 1908.

Resources.	Report of Feb. 14, 13 state banks, 3 trust companies.	Report of May 14, 13 state banks, 3 trust companies.	Report of July 15, 13 state banks, 3 trust companies.	Report of Sept. 23, 13 state banks, 3 trust companies.	Report of Nov. 27, 13 state banks, 3 trust companies.
Loans and discounts.....	\$36,764,765 07	\$35,090,520 09	\$34,311,219 13	\$33,022,864 37	\$32,508,286 66
Bonds, mortgages and securities.....	39,251,287 18	39,536,240 84	40,058,325 86	41,035,811 90	41,184,789 31
Premiums paid on bonds.....	53,252 95	53,094 25	52,129 45	57,934 69	57,531 99
Overdrafts.....	19,854 92	7,636 91	11,930 79	14,793 16	13,327 01
Banking house.....	1,315,146 69	1,350,228 59	1,356,656 88	1,362,507 92	1,365,119 52
Furniture and fixtures.....					
Other real estate.....	828,477 79	821,315 97	846,246 11	757,682 13	784,556 94
Due from other banks and bankers (not reserve cities).....	133,656 95	134,601 11	147,675 45	156,675 03	173,746 30
Items in transit.....	440,084 62	446,484 43	384,479 85	432,402 93	490,039 97
United States bonds.....	425,000 00	425,000 00	425,000 00	425,000 00	425,000 00
Due from banks in reserve cities.....	8,932,899 74	11,212,575 03	10,166,099 95	9,655,441 40	8,899,274 04
Exchanges for clearing house.....	662,511 18	663,033 49	806,963 80	499,084 05	757,836 51
U. S. and national bank currency.....	2,771,071 00	2,867,195 00	2,619,967 25	2,676,003 00	2,651,975 00
Gold coin.....	1,448,901 34	1,743,365 25	2,187,155 29	1,999,784 63	1,961,389 42
Silver coin.....	235,645 54	204,068 00	269,772 97	189,663 70	141,893 97
Nickels and cents.....	21,670 89	17,432 75	19,908 51	20,791 03	17,373 82
Checks, cash items and internal revenue account.....	33,547 08	47,175 12	53,565 52	23,836 19	31,743 31
Totals.....	\$93,337,772 94	\$94,619,986 83	\$93,717,116 81	\$92,330,276 13	\$91,453,873 67
Liabilities.					
Capital stock paid in.....	\$6,320,000 00	\$6,320,000 00	\$6,420,000 00	\$6,420,000 00	\$6,420,000 00
Surplus fund.....	5,175,000 00	5,155,000 00	5,265,000 00	5,265,000 00	5,265,000 00
Undivided profits, less current ex- penses, interest and taxes paid.....	1,522,180 75	1,681,505 71	1,713,410 72	1,786,996 01	1,875,296 76
Dividends unpaid.....	457 50	176 50	4,983 25	410 00	877 00
Commercial deposits subject to check.....	18,423,860 07	20,998,418 00	20,230,269 19	19,915,369 87	20,398,494 07
Commercial certificates of deposit.....	5,594,760 70	4,791,343 62	4,066,339 43	3,507,066 73	1,919,826 23
Due to banks and bankers.....	5,386,629 78	4,972,725 45	5,192,194 00	5,141,716 73	4,955,334 48
Certified checks.....	86,315 06	290,910 53	221,101 46	127,967 69	79,883 13
Cashier's checks outstanding.....	121,622 77	103,549 86	107,302 69	136,048 77	102,211 15
Savings deposits.....	47,800,997 88	47,571,880 13	47,609,389 48	47,209,092 77	47,440,311 38
Savings certificates of deposit.....	2,845,948 43	2,734,477 03	2,887,126 59	2,820,580 56	2,996,639 87
Notes and bills rediscounted.....					
Bills payable.....	60,000 00				
Totals.....	\$93,337,772 94	\$94,619,986 83	\$93,717,116 81	\$92,330,276 13	\$91,453,873 67

STATE BANKING DEPARTMENT.

DETROIT.

NATIONAL BANKS.

1908.

Abstracts of the published reports of the National banks in the city of Detroit, as made to the Commissioner of the Banking Department, February 14, May 14, July 15, September 23 and November 27, 1908.

Resources.	Report of Feb. 14, 5 Nat. banks.	Report of May 14, 5 Nat. banks.	Report of July 15, 4 Nat. banks.	Report of Sept. 23, 4 Nat. banks.	Report of Nov. 27, 4 Nat. banks.
Loans and discounts.....	\$23,665,804 11	\$23,394,518 84	\$22,407,385 01	\$23,910,404 61	\$24,420,610 35
Overdrafts, secured and unsecured....	3,465 24	2,408 79	6,783 34	1,226 18	22,461 75
U. S. bonds to secure circulation.....	1,485,000 00	1,485,000 00	1,250,000 00	1,450,000 00	1,480,000 00
U. S. bonds to secure U. S. deposits...	154,000 00	154,000 00	329,000 00	330,000 00	330,000 00
Other bonds to secure U. S. deposits...	848,206 25	798,173 75	645,710 00	630,668 75	554,668 75
U. S. bonds on hand.....	400 00	3,420 00	73,420 00	88,920 00	113,920 00
Premiums on U. S. bonds.....	10,000 00	9,000 00	40,175 00	40,175 00	40,175 00
Stocks, securities, etc.....	1,498,395 59	1,542,290 78	2,073,479 72	2,981,192 47	2,867,595 47
Banking house, furniture and fixtures	33,778 38	68,750 00	165,347 35	170,147 24	176,875 95
Other real estate, and mortgages owned Due from National banks (not reserve agents).....	10,264 99	10,164 99	10,164 99	10,164 99	10,064 99
Due from state banks and bankers....	2,161,977 70	2,597,644 17	2,366,398 22	2,545,439 12	2,657,992 68
Due from approved reserve agents....	690,759 35	909,776 85	1,374,931 93	1,151,051 62	1,241,172 07
Due from approved reserve agents....	3,214,046 50	5,543,348 16	4,150,461 53	4,708,004 21	4,608,848 28
Checks and other cash items.....	16,135 68	25,430 86	74,136 07	101,054 95	118,193 72
Exchanges for clearing house.....	535,038 53	852,439 94	626,774 86	404,893 73	619,927 51
Notes of other National banks.....	302,038 00	615,925 00	770,119 00	800,571 00	420,179 00
Fractional paper currency, nickels and cents.....	21,815 77	22,253 92	15,427 89	15,300 88	14,310 98
Specie.....	1,788,526 50	1,885,242 50	2,248,411 85	2,557,881 50	2,662,180 50
Legal tender notes.....	1,923,717 00	1,918,338 00	2,151,741 00	1,902,748 00	1,517,794 00
Redemption fund with U. S. treas- urer (5% of circulation).....	74,250 00	71,510 00	62,500 00	65,485 00	72,000 00
Due from U. S. treasurer, other than 5% redemption fund.....	33,500 00	66,000 00	88,500 00	107,000 50	68,700 50
Totals.....	\$38,470,619 59	\$41,975,636 55	\$40,930,867 76	\$43,981,329 75	\$44,017,671 50
Liabilities.					
Capital stock paid in.....	\$4,900,000 00	\$4,900,000 00	\$5,150,000 00	\$5,150,000 00	\$5,150,000 00
Surplus fund.....	1,500,000 00	1,500,000 00	1,750,000 00	1,750,000 00	1,750,000 00
Undivided profits less expenses and taxes paid.....	766,333 98	812,773 01	392,120 21	453,986 01	465,769 33
National bank notes outstanding.....	1,431,670 00	1,472,260 00	1,221,900 00	1,253,780 00	1,474,300 00
Due to other National banks.....	3,146,312 01	3,403,175 87	3,618,544 84	4,211,082 88	3,682,305 91
Due to state banks and bankers.....	7,453,010 21	7,319,574 73	8,178,850 70	8,257,033 77	8,129,181 54
Dividends unpaid.....	221 70	30 00	14,686 54	59 29	210 04
Individual deposits subject to check.	17,922,456 38	21,434,679 04	19,549,552 32	21,728,815 20	22,199,534 09
United States deposits.....	618,786 98	427,785 23	533,166 53	595,343 33	569,596 72
Deposits of U. S. disbursing officers.	267,373 71	328,686 59	291,941 12	215,964 27	168,303 28
Bonds borrowed.....	286,000 00	286,000 00	157,000 00	337,000 00	281,000 00
Notes and bills rediscounted.....	34,737 50	32,638 55	33,015 13	.....	26,311 71
Bills payable.....	100,000 00	.....	.....	.....	100,000 00
Reserved for taxes.....	43,787 12	57,824 23	40,290 07	7,365 00	21,158 88
Liabilities other than those above stated.....	.....	.....	.....	.....	.....
Totals.....	\$38,470,619 59	\$41,975,636 55	\$40,930,867 76	\$43,981,329 75	\$44,017,671 50

REPORT OF THE COMMISSIONER.

lii

DETROIT.

STATE AND NATIONAL BANKS.

1908.

Abstracts of the published reports of the State and National banks, trust companies and one society for savings in the city of Detroit, as made to the Commissioner of the Banking Department, February 14, May 14, July 15, September 23 and November 27, 1908.

Resources.	Report of Feb. 14, 13 state banks, 5 national banks, 3 trust companies.	Report of May 14, 13 state banks, 5 national banks, 3 trust companies.	Report of July 15, 13 state banks, 4 national banks, 3 trust companies.	Report of Sept. 23, 13 state banks, 4 national banks, 3 trust companies.	Report of Nov. 27, 13 state banks, 4 national banks, 3 trust companies.
Loans and discounts.....	\$60,430,569 18	\$58,485,088 93	\$56,718,604 14	\$56,933,268 98	\$56,928,897 01
Stocks, bonds and mortgages.....	40,749,682 77	41,078,531 62	42,131,805 58	44,017,004 37	44,062,384 78
Overdrafts.....	23,320 16	10,045 70	18,714 13	16,019 34	35,788 76
U. S. bonds to secure circulation.....	1,485,000 00	1,485,000 00	1,250,000 00	1,459,000 00	1,480,000 00
U. S. bonds to secure U. S. deposits...	154,000 00	154,000 00	329,000 00	330,000 00	330,000 00
Other bonds to secure U. S. deposits...	848,206 25	798,173 75	645,710 00	630,668 75	554,668 75
U. S. bonds on hand.....	425,400 00	428,420 00	468,420 00	513,920 00	538,920 00
Premiums paid.....	63,252 95	62,094 25	92,304 45	98,109 60	97,706 99
Banking house, furniture and fixtures.	1,348,925 07	1,418,978 59	1,522,004 23	1,532,655 16	1,541,995 47
Other real estate.....	838,742 78	831,480 96	856,411 10	767,847 12	794,621 83
Due from other banks and bankers...	3,426,478 62	4,068,506 56	4,273,485 45	4,285,568 70	4,552,951 03
Due from banks in reserve cities.....	12,146,946 24	16,755,923 19	14,316,561 48	14,363,445 61	13,508,122 32
Cheeks and other cash items.....	49,682 76	72,605 98	127,721 59	124,891 14	149,937 03
Exchanges for clearing house.....	1,107,549 71	1,515,473 43	1,433,738 66	903,977 78	1,377,764 02
Nickels and cents.....	42,986 66	39,686 67	35,336 40	36,091 91	31,684 80
Specie.....	3,473,073 38	3,832,695 75	4,705,340 11	4,747,329 83	4,765,453 89
U. S. and National bank notes.....	4,996,826 00	5,401,458 00	5,541,827 25	5,379,322 00	4,589,948 00
Redemption fund with U. S. treasurer (5% of circulation).....	74,250 00	71,510 00	62,500 00	65,485 00	72,000 00
Due from U. S. treasurer, other than 5% redemption fund.....	33,500 00	66,000 00	88,500 00	107,000 50	68,700 50
Totals.....	\$131,808,392 53	\$136,595,623 38	\$134,647,984 57	\$136,311,605 88	\$135,471,545 17
Liabilities.					
Capital stock paid in.....	\$11,220,000 00	\$11,220,000 00	\$11,570,000 00	\$11,570,000 00	\$11,570,000 00
Surplus fund.....	6,675,000 00	6,655,000 00	7,015,000 00	7,015,000 00	7,015,000 00
Undivided profits less expenses and taxes paid.....	2,288,514 73	2,494,278 72	2,105,530 93	2,240,982 02	2,341,055 69
National bank notes outstanding.....	1,431,600 00	1,472,260 00	1,221,900 00	1,253,780 00	1,474,300 00
Dividends unpaid.....	679 20	206 50	19,670 09	469 29	1,087 04
Commercial deposits.....	42,149,014 98	47,618,901 05	44,174,565 09	45,415,285 56	44,699,958 67
Savings deposits.....	50,646,946 31	50,306,357 16	50,496,516 07	50,029,673 33	50,436,951 25
United States deposits.....	886,160 69	756,681 12	825,107 65	811,307 60	737,900 00
Due to banks and bankers.....	15,985,952 00	15,695,476 05	16,989,389 54	17,610,733 38	16,766,821 93
Bonds borrowed.....	286,000 00	286,000 00	157,000 00	357,000 00	281,000 00
Notes and bills rediscounted.....	34,737 50	32,638 55	33,015 13		26,311 71
Bills payable.....	160,000 00				100,000 00
Liabilities other than those above stated.....					
Reserved for taxes.....	43,787 12	57,824 23	40,290 07	7,365 00	21,158 58
Totals.....	\$131,808,392 53	\$136,595,623 38	\$134,647,984 57	\$136,311,605 88	\$135,471,545 17

STATE BANKING DEPARTMENT.

GRAND RAPIDS.

STATE AND NATIONAL BANKS.

Abstracts of the published reports of the five State and four National banks and one trust company in the city of Grand Rapids, as made to the Commissioner of the Banking Department, November 27, 1908.

Resources.	Reports of 5 state banks, 1 trust company.	Reports of 4 national banks.	Total.
Loans and discounts.....	\$5,721,018 84	\$10,956,045 47	\$16,677,064 31
Stocks, bonds and mortgages.....	5,608,615 79	1,410,325 77	7,018,941 56
Overdrafts.....	5,758 73	17,337 23	23,095 96
U. S. bonds to secure circulation.....		1,980,000 00	1,980,000 00
U. S. bonds to secure U. S. deposits.....		305,000 00	305,000 00
U. S. bonds on hand.....	600 00	6,200 00	6,800 00
Premiums paid.....	3,707 00	63,118 45	66,825 45
Banking house, furniture and fixtures.....	156,501 00	447,604 74	604,105 74
Other real estate.....	14,600 00	20,454 45	35,054 45
Due from other banks and bankers.....	171,203 70	798,256 18	969,459 88
Due from banks in reserve cities.....	1,644,112 50	1,512,400 90	3,156,513 40
Checks and other cash items.....	9,856 93	26,412 32	36,269 25
Exchanges for clearing house.....	105,243 06	85,088 16	190,331 22
Nickels and cents.....	3,758 17	4,848 38	8,606 55
Specie.....	274,345 80	695,294 36	969,640 16
U. S. and National bank notes.....	393,194 00	531,597 00	924,791 00
Redemption fund with U. S. treasurer (5% of circulation).....		99,000 00	99,000 00
Due from U. S. treasurer, other than 5% redemption fund.....		6,000 00	6,000 00
Totals	\$14,112,515 52	\$18,964,983 41	\$33,077,498 93
Liabilities.			
Capital stock paid in.....	\$1,250,000 00	\$2,200,000 00	\$3,450,000 00
Surplus fund.....	420,000 00	820,000 00	1,240,000 00
Undivided profits less expenses and taxes paid.....	351,208 80	431,250 89	782,459 69
National bank notes outstanding.....		1,968,600 00	1,968,600 00
Dividends unpaid.....	69 00	410 46	479 46
Commercial deposits.....	2,638,780 88	10,936,064 11	13,574,844 99
Savings deposits.....	9,317,283 18		9,317,283 18
United States deposits.....		295,000 00	295,000 00
Due to banks and bankers.....	135,173 66	2,313,657 95	2,448,831 61
Notes and bills rediscounted.....			
Bills payable.....			
Liabilities other than those above stated.....			
Totals	\$14,112,515 52	\$18,964,983 41	\$33,077,498 93

REPORT OF THE COMMISSIONER.

lv

SAGINAW.

STATE AND NATIONAL BANKS.

Abstracts of the published reports of the three State and two National banks in the city of Saginaw, as made to the Commissioner of the Banking Department, November 27, 1908.

Resources.	Reports of 3 state banks.	Reports of 2 national banks.	Total.
Loans and discounts	\$3,862,968 66	\$3,835,441 99	\$7,698,410 65
Stocks, bonds and mortgages	3,268,515 36	342,953 92	3,611,469 28
Overdrafts	5,076 44	1,013 21	6,089 65
U. S. bonds to secure circulation		600,000 00	600,000 00
U. S. bonds to secure U. S. deposits		100,000 00	100,000 00
Other bonds to secure U. S. deposits		100,000 00	100,000 00
U. S. bonds on hand		29,540 00	29,540 00
Premiums paid	529 39	3,500 00	4,029 39
Banking house, furniture and fixtures	96,200 00	55,800 00	152,000 00
Other real estate	3,587 73		3,587 73
Due from other banks and bankers	51,825 59	78,723 69	130,549 28
Due from banks in reserve cities	1,046,713 22	527,076 73	1,573,789 95
Checks and other cash items	6,528 42	1,729 30	8,257 72
Exchanges for clearing house	9,125 17	16,112 97	25,238 14
Nickels and cents	4,227 81	436 72	4,664 53
Specie	195,557 40	286,656 25	482,213 65
U. S. and National bank notes	236,702 00	114,012 00	350,714 00
Redemption fund with U. S. treasurer (5% of circulation)		30,000 00	30,000 00
Due from U. S. treasurer, other than 5% redemption fund			
Totals	\$8,787,557 19	\$6,122,996 78	\$14,910,553 97
Liabilities.			
Capital stock paid in	\$500,000 00	\$600,000 00	\$1,100,000 00
Surplus fund	550,000 00	350,000 00	900,000 00
Undivided profits less expenses and taxes paid	121,115 68	97,537 45	218,653 13
National bank notes outstanding		593,100 00	593,100 00
Dividends unpaid	240 00		240 00
Commercial deposits	2,332,746 47	3,706,082 67	6,038,829 14
Savings deposits	4,990,350 71		4,990,350 71
United States deposits		184,000 00	184,000 00
Due to banks and bankers	293,104 33	592,276 66	885,380 99
Notes and bills rediscounted			
Bills payable			
Liabilities other than those above stated			
Totals	\$8,787,557 19	\$6,122,996 78	\$14,910,553 97

STATE BANKING DEPARTMENT.

KALAMAZOO.

STATE AND NATIONAL BANKS.

Abstracts of the published reports of the two State and four National banks and one trust company in the city of Kalamazoo, as made to the Commissioner of the Banking Department, November 27, 1908.

Resources.	Reports of 2 state banks, 1 trust company.	Reports of 4 national banks.	Total.
Loans and discounts.....	\$1,291,359 54	\$3,444,791 86	\$4,736,151 40
Stocks, bonds and mortgages.....	516,304 19	332,557 19	848,861 38
Overdrafts.....	9,243 04	17,695 03	26,938 07
U. S. bonds to secure circulation.....		345,000 00	345,000 00
U. S. bonds to secure U. S. deposits.....		25,000 00	25,000 00
Other bonds to secure U. S. deposits.....		28,000 00	28,000 00
U. S. bonds on hand.....		2,000 00	2,000 00
Premiums paid.....		14,993 25	14,993 25
Banking house, furniture and fixtures.....	89,000 00	214,750 00	303,750 00
Other real estate.....	36,515 00	45,406 09	81,921 09
Due from other banks and bankers.....	18,483 45	212,887 84	231,371 29
Due from banks in reserve cities.....	289,243 12	702,793 42	992,036 54
Checks and other cash items.....	2,829 10	7,374 13	10,203 23
Exchanges for clearing house.....	40,246 51	28,065 14	68,301 65
Nickels and cents.....	1,467 39	920 01	2,387 40
Specie.....	38,285 40	131,387 60	169,673 00
U. S. and National bank notes.....	58,432 00	196,392 00	256,824 00
Redemption fund with U. S. treasurer (5% of circulation).....		17,250 00	17,250 00
Due from U. S. treasurer, other than 5% redemption fund.....		500 00	500 00
Totals.....	\$2,391,408 74	\$5,769,754 16	\$8,161,162 90
Liabilities.			
Capital stock paid in.....	\$300,000 00	\$500,000 00	\$800,000 00
Surplus fund.....	124,000 00	375,000 00	499,000 00
Undivided profits less expenses and taxes paid.....	60,647 14	108,985 09	169,632 23
National bank notes outstanding.....		343,800 00	343,800 00
Dividends unpaid.....		3,458 00	3,458 00
Commercial deposits.....	488,848 24	4,284,196 54	4,773,044 78
Savings deposits.....	1,009,748 91		1,009,748 91
United States deposits.....		50,000 00	50,000 00
Due to banks and bankers.....	408,164 45	51,603 32	459,767 77
Notes and bills rediscounted.....		20,511 21	20,511 21
Bills payable.....		30,000 00	30,000 00
Liabilities other than those above stated.....		2,200 00	2,200 00
Totals.....	\$2,391,408 74	\$5,769,754 16	\$8,161,162 90

REPORT OF THE COMMISSIONER.

lvii

BAY CITY.

STATE AND NATIONAL BANKS.

Abstracts of the published reports of the five State and two National banks in Bay City, as made to the Commissioner of the Banking Department, November 27, 1908.

Resources.	Reports of 5 state banks.	Reports of 2 national banks.	Total.
Loans and discounts.....	\$2,584,724 25	\$1,504,440 22	\$4,089,164 47
Stocks, bonds and mortgages.....	1,796,468 58	371,222 77	2,167,691 35
Overdrafts.....	6,289 98	63 31	6,353 29
U. S. bonds to secure circulation.....		150,000 00	150,000 00
U. S. bonds to secure U. S. deposits.....			
Other bonds to secure U. S. deposits.....		56,000 00	56,000 00
U. S. bonds on hand.....			
Premiums paid.....	18,232 02		18,232 02
Banking house, furniture and fixtures.....	57,500 00	22,500 00	80,000 00
Other real estate.....	25,130 12		25,130 12
Due from other banks and bankers.....	17,085 67	32,731 37	49,817 04
Due from banks in reserve cities.....	689,476 63	176,532 24	866,008 87
Checks and other cash items.....	4,138 69	746 44	4,885 13
Exchanges for clearing house.....	17,681 48	3,936 13	21,617 61
Nickels and cents.....	1,902 86	413 44	2,316 30
Specie.....	104,067 84	68,984 42	173,052 26
U. S. and National bank notes.....	275,414 00	93,794 00	369,208 00
Redemption fund with U. S. treasurer (5% of circulation).....		7,500 00	7,500 00
Due from U. S. treasurer, other than 5% redemption fund.....		250 00	250 00
Totals.....	\$5,598,112 12	\$2,489,114 34	\$8,087,226 46
Liabilities.			
Capital stock paid in.....	\$400,000 00	\$200,000 00	\$600,000 00
Surplus fund.....	210,000 00	115,000 00	325,000 00
Undivided profits less expenses and taxes paid.....	102,850 21	61,688 70	164,538 91
National bank notes outstanding.....		148,600 00	148,600 00
Dividends unpaid.....			
Commercial deposits.....	1,685,574 70	1,775,787 25	3,461,361 95
Savings deposits.....	3,102,452 95		3,102,452 95
United States deposits.....		71,144 49	71,144 49
Due to banks and bankers.....	57,234 26	95,093 90	152,328 16
Notes and bills rediscounted.....		17,000 00	17,000 00
Bills payable.....	40,000 00		40,000 00
Liabilities other than those above stated.....		4,800 00	4,800 00
Totals.....	\$5,598,112 12	\$2,489,114 34	\$8,087,226 46

STATE BANKING DEPARTMENT.

JACKSON.

STATE AND NATIONAL BANKS.

Abstracts of the published reports of the four State and one National banks in the city of Jackson, as made to the Commissioner of the Banking Department, November 27, 1908.

Resources.	Reports of 4 state banks.	Report of 1 national bank.	Total.
Loans and discounts.....	\$2,572,460 12	\$751,626 23	\$3,324,086 35
Stocks, bonds and mortgages.....	1,404,705 45	155,918 86	1,650,623 81
Overdrafts.....	23,365 90	13,597 18	36,963 08
U. S. bonds to secure circulation.....		50,000 00	50,000 00
U. S. bonds to secure U. S. deposits.....			
U. S. bonds on hand.....			
Premiums paid.....		2,080 00	2,080 00
Banking house, furniture and fixtures.....	197,500 00	7,224 40	204,724 40
Other real estate.....	50,015 05	24,730 24	74,745 29
Due from other banks and bankers.....	168,816 04	1,378 10	170,194 14
Due from banks in reserve cities.....	395,366 20	60,507 03	455,873 23
Checks and other cash items.....	2,881 33	988 82	3,870 15
Exchanges for clearing house.....	29,526 30	9,134 10	38,660 40
Nickels and cents.....	1,933 31	1,647 88	3,581 19
Specie.....	111,835 85	61,654 45	173,490 30
U. S. and National bank notes.....	183,595 00	38,435 00	222,030 00
Redemption fund with U. S. treasurer (5% of circulation).....		2,500 00	2,500 00
Due from U. S. treasurer, other than 5% redemption fund.....			
Totals.....	\$5,232,000 55	\$1,181,421 79	\$6,413,422 34
Liabilities.			
Capital stock paid in.....	\$600,000 00	\$100,000 00	\$700,000 00
Surplus fund.....	300,000 00	40,000 00	340,000 00
Undivided profits less expenses and taxes paid.....	145,819 59	27,347 80	173,166 89
National bank notes outstanding.....		50,000 00	50,000 00
Dividends unpaid.....			
Commercial deposits.....	1,429,142 48	964,074 49	2,393,216 97
Savings deposits.....	2,710,419 02		2,710,419 02
United States deposits.....			
Due to banks and bankers.....	46,619 46		46,619 46
Notes and bills rediscounted.....			
Bills payable.....			
Liabilities other than those above stated.....			
Totals.....	\$5,232,000 55	\$1,181,421 79	\$6,413,422 34

REPORT OF THE COMMISSIONER.

lix

CALUMET.

STATE AND NATIONAL BANKS.

Abstracts of the published reports of the two State and one National banks in the city of Calumet, as made to the Commissioner of the Banking Department, November 27, 1908.

Resources.	Reports of 2 state banks.	Report of 1 national bank.	Total.
Loans and discounts.....	\$1,538,490 01	\$2,125,288 33	\$3,663,778 34
Stocks, bonds and mortgages.....	194,914 91	277,585 00	472,499 91
Overdrafts.....	1,528 71	302 48	1,831 19
U. S. bonds to secure circulation.....		100,000 00	100,000 00
U. S. bonds to secure U. S. deposits.....		50,000 00	50,000 00
U. S. bonds on hand.....		2,300 00	2,300 00
Premiums paid.....		6,193 50	6,193 50
Banking house, furniture and fixtures.....	67,279 52	50,453 07	117,732 59
Other real estate.....	12,557 78		12,557 78
Due from other banks and bankers.....	7,344 71	33,050 10	40,394 81
Due from banks in reserve cities.....	611,257 45	269,582 24	880,839 69
Checks and other cash items.....	24,206 71	1,000 00	25,206 71
Exchanges for clearing house.....	2,262 63	6,991 55	9,254 18
Nickels and cents.....	1,044 97	1,196 57	2,241 54
Specie.....	84,267 01	217,394 20	301,661 21
U. S. and National bank notes.....	183,333 00	189,935 00	373,268 00
Redemption fund with U. S. treasury (5% of circulation).....		5,000 00	5,000 00
Due from U. S. treasury, other than 5% redemption fund.....			
Totals.....	\$2,728,487 41	\$3,336,272 04	\$6,064,759 45
Liabilities.			
Capital stock paid in.....	\$250,000 00	\$200,000 00	\$450,000 00
Surplus fund.....	150,000 00	200,000 00	350,000 00
Undivided profits less expenses and taxes paid.....	59,369 71	49,627 88	108,997 59
National bank notes outstanding.....		99,500 00	99,500 00
Dividends unpaid.....	70 00		70 00
Commercial deposits.....	983,084 29	2,741,668 36	3,724,752 65
Savings deposits.....	1,278,471 66		1,278,471 66
United States deposits.....		45,000 00	45,000 00
Due to banks and bankers.....	7,491 75	475 80	7,967 55
Notes and bills rediscounted.....			
Bills payable.....			
Liabilities other than those above stated.....			
Totals.....	\$2,728,487 41	\$3,336,272 04	\$6,064,759 45

STATE BANKING DEPARTMENT.

ANN ARBOR.

STATE AND NATIONAL BANKS.

Abstracts of the published reports of the four State and one National banks in the city of Ann Arbor, as made to the Commissioner of the Banking Department, November 27, 1908.

Resources.	Reports of 4 state banks.	Report of 1 national bank.	Total.
Loans and discounts.....	\$1,500,026 38	\$377,532 39	\$1,877,558 77
Stocks, bonds and mortgages.....	2,588,033 34	74,873 00	2,662,906 94
Overdrafts.....	8,562 58	3,740 10	12,302 68
U. S. bonds to secure circulation.....		25,000 00	25,000 00
U. S. bonds to secure U. S. deposits.....			
U. S. bonds on hand.....	22,000 00		22,000 00
Premiums paid.....	250 00	900 00	1,150 00
Banking house, furniture and fixtures.....	110,205 57	16,000 00	126,205 57
Other real estate.....	32,468 50		32,468 50
Due from other banks and bankers.....	21,884 92	9,047 45	30,932 37
Due from banks in reserve cities.....	298,077 64	62,214 77	360,292 41
Checks and other cash items.....	802 20		802 20
Exchanges for clearing house.....	8,280 32	2,137 64	10,418 16
Nickels and cents.....	2,571 40	365 88	2,937 28
Specie.....	141,044 03	23,001 55	164,045 58
U. S. and National bank notes.....	201,138 00	38,225 00	239,363 00
Redemption fund with U. S. treasurer (5% of circulation).....		1,250 00	1,250 00
Due from U. S. treasurer, other than 5% redemption fund.....			
Totals.....	\$4,935,344 88	\$634,288 58	\$5,569,633 46
Liabilities.			
Capital stock paid in.....	\$300,000 00	\$100,000 00	\$300,000 00
Surplus fund.....	340,000 00	50,000 00	390,000 00
Undivided profits less expenses and taxes paid.....	91,472 81	16,157 62	107,630 43
National bank notes outstanding.....		25,000 00	25,000 00
Dividends unpaid.....	512 00		512 00
Commercial deposits.....	964,106 03	443,130 96	1,407,236 99
Savings deposits.....	3,270,177 21		3,270,177 21
United States deposits.....			
Due to banks and bankers.....	69,076 83		69,076 83
Notes and bills rediscounted.....			
Bills payable.....			
Liabilities other than those above stated.....			
Totals.....	\$4,935,344 88	\$634,288 58	\$5,569,633 46

PORT HURON.

STATE AND NATIONAL BANKS.

Abstracts of the published reports of the four State and one National banks in the city of Port Huron, as made to the Commissioner of the Banking Department, November 27, 1908.

Resources.	Reports of 4 state banks.	Report of 1 national bank.	Total.
Loans and discounts.....	\$2,243,209 48	\$959,323 78	\$3,202,533 26
Stocks, bonds and mortgages.....	764,875 64	157,073 40	921,949 04
Overdrafts.....	6,136 00	270 20	6,406 20
U. S. bonds to secure circulation.....		150,000 00	150,000 00
U. S. bonds to secure U. S. deposits.....		70,000 00	70,000 00
U. S. bonds on hand.....			
Premiums paid.....			
Banking house, furniture and fixtures.....	114,932 75	60,000 00	174,932 75
Other real estate.....	33,100 00		33,100 00
Due from other banks and bankers.....	40,685 66	15,615 59	56,301 25
Due from banks in reserve cities.....	229,266 59	219,310 28	448,576 87
Checks and other cash items.....	17,595 84		17,595 84
Exchanges for clearing house.....	19,614 63	2,823 71	22,438 34
Nielsels and cents.....	2,829 78	638 76	3,468 54
Specie.....	70,945 70	63,338 85	134,284 55
U. S. and National bank notes.....	90,349 00	89,660 00	180,009 00
Redemption fund with U. S. treasurer (5% of circulation).....		7,500 00	7,500 00
Due from U. S. treasurer, other than 5% redemption fund.....			
Totals.....	\$3,633,541 07	\$1,795,554 87	\$5,429,095 94
Liabilities.			
Capital stock paid in.....	\$400,000 00	\$150,000 00	\$550,000 00
Surplus fund.....	220,000 00	60,000 00	280,000 00
Undivided profits less expenses and taxes paid.....	91,139 64	39,894 60	131,034 24
National bank notes outstanding.....		149,995 00	149,995 00
Dividends unpaid.....	60 00		60 00
Commercial deposits.....	1,163,465 76	1,238,538 84	2,402,004 60
Savings deposits.....	1,600,359 98		1,600,359 98
United States deposits.....		70,000 00	70,000 00
Due to banks and bankers.....	53,131 18	76,225 33	129,356 51
Notes and bills rediscounted.....	65,384 51		65,384 51
Bills payable.....	40,000 00		40,000 00
Liabilities other than those above stated.....		10,900 80	10,900 80
Totals.....	\$3,633,541 07	\$1,795,554 87	\$5,429,095 94

STATE BANKING DEPARTMENT.

MARQUETTE.

STATE AND NATIONAL BANKS.

A abstracts of the published reports of the one State and two National banks in the city of Marquette, as made to the Commissioner of the Banking Department, November 27, 1908.

Resources.	Report of 1 state bank.	Reports of, 2 national banks.	Total.
Loans and discounts.....	\$613,407 97	\$1,828,851 23	\$2,442,259 20
Stocks, bonds and mortgages.....	166,811 62	254,310 00	421,121 62
Overdrafts.....	5,952 95	833 56	6,786 51
U. S. bonds to secure circulation.....		250,000 00	250,000 00
U. S. bonds to secure U. S. deposits.....		105,000 00	105,000 00
U. S. bonds on hand.....		7,500 00	7,500 00
Premiums paid.....		1,500 00	1,500 00
Banking house, furniture and fixtures.....	57,692 60	79,000 00	136,692 60
Other real estate.....	1,489 30	4,000 00	5,489 30
Due from other banks and bankers.....	4,869 21	131,986 60	136,855 81
Due from banks in reserve cities.....	102,321 93	448,707 83	551,029 76
Checks and other cash items.....	11,907 56	10,800 50	22,708 06
Exchanges for clearing house.....	4,228 50		4,228 50
Nickels and cents.....	531 02	916 71	1,447 73
Specie.....	20,202 25	146,885 90	167,088 15
U. S. and National bank notes.....	25,519 00	45,696 00	71,215 00
Redemption fund with U. S. treasurer (5% of circulation).....		12,500 00	12,500 00
Due from U. S. treasurer, other than 5% redemption fund.....			
Totals.....	\$1,014,933 91	\$3,328,488 33	\$4,343,422 24
Liabilities.			
Capital stock paid in.....	\$100,000 00	\$250,000 00	\$350,000 00
Surplus fund.....	25,000 00	75,000 00	100,000 00
Undivided profits less expenses and taxes paid.....	4,097 64	67,886 38	71,984 02
National bank notes outstanding.....		250,000 00	250,000 00
Dividends unpaid.....		30 00	30 00
Commercial deposits.....	510,057 97	2,564,268 52	3,074,326 49
Savings deposits.....	352,374 48		352,374 48
United States deposits.....		105,000 00	105,000 00
Due to banks and bankers.....	23,403 82	13,270 12	36,673 94
Notes and bills rediscounted.....			
Bills payable.....			
Liabilities other than those above stated.....		3,033 31	3,033 31
Totals.....	\$1,014,933 91	\$3,328,488 33	\$4,343,422 24

REPORT OF THE COMMISSIONER.

lxiii

LANSING.

STATE AND NATIONAL BANKS.

Abstracts of the published reports of the one State and two National banks in the city of Lansing, as made to the Commissioner of the Banking Department, November 27, 1908.

Resources.	Report of 1 state bank.	Reports of 2 national banks.	Total.
Loans and discounts.....	\$802,818 33	\$1,571,641 76	\$2,174,460 09
Stocks, bonds and mortgages.....	277,075 24	285,285 73	562,360 97
Overdrafts.....	1,045 69	538 24	1,583 93
U. S. bonds to secure circulation.....		200,000 00	200,000 00
U. S. bonds to secure U. S. deposits.....		50,000 00	50,000 00
Other bonds to secure U. S. deposits.....		56,760 67	56,760 67
U. S. bonds on hand.....			
Premiums paid.....	1,171 77	6,878 25	8,050 02
Banking house, furniture and fixtures.....	52,189 14	80,409 29	132,598 43
Other real estate.....	11,899 92		11,899 92
Due from other banks and bankers.....	1,606 15	119,412 78	121,018 93
Due from banks in reserve cities.....	55,069 62	353,996 35	409,065 97
Checks and other cash items.....	6,737 90	1,078 93	7,816 83
Exchanges for clearing house.....	12,679 86	8,642 95	21,322 81
Nickels and cents.....	510 44	1,055 31	1,565 75
Specie.....	29,006 00	67,003 30	96,009 30
U. S. and National bank notes.....	49,206 00	97,913 00	147,119 00
Redemption fund with U. S. treasurer (5% of circulation).....		9,400 00	9,400 00
Due from U. S. treasurer, other than 5% redemption fund.....			
Totals.....	\$1,101,016 06	\$2,910,016 56	\$4,011,032 62
Liabilities.			
Capital stock paid in.....	\$150,000 00	\$200,000 00	\$350,000 00
Surplus fund.....	40,000 00	125,000 00	165,000 00
Undivided profits less expenses and taxes paid.....	11,487 27	70,717 45	82,204 72
National bank notes outstanding.....		198,870 00	198,870 00
Dividends unpaid.....			
Commercial deposits.....	399,727 95	2,159,691 54	2,559,419 49
Savings deposits.....	499,800 84		499,800 84
United States deposits.....		95,000 00	95,000 00
Due to banks and bankers.....		60,737 57	60,737 57
Notes and bills rediscounted.....			
Bills payable.....			
Liabilities other than those above stated.....			
Totals.....	\$1,101,016 06	\$2,910,016 56	\$4,011,032 62

STATE BANKING DEPARTMENT.

MUSKEGON.

STATE AND NATIONAL BANKS.

Abstracts of the published reports of the one State and three National banks in the city of Muskegon, as made to the Commissioner of the Banking Department, November 27, 1908.

Resources.	Report of 1 state bank.	Reports of 3 national banks.	Total.
Loans and discounts.....	\$278,237 24	\$2,058,714 77	\$2,336,952 01
Stocks, bonds and mortgages.....	315,243 99	259,781 50	575,025 49
Overdrafts.....	326 01	9,024 18	9,350 19
U. S. bonds to secure circulation.....		185,000 00	185,000 00
U. S. bonds to secure U. S. deposits.....		50,000 00	50,000 00
U. S. bonds on hand.....			
Premiums paid.....	5,000 00	2,950 00	7,950 00
Banking house, furniture and fixtures.....	39,158 51	81,366 34	120,524 85
Other real estate.....		2,500 00	2,500 00
Due from other banks and bankers.....	327 36	18,165 92	18,493 28
Due from banks in reserve cities.....	44,439 64	240,008 94	284,448 58
Checks and other cash items.....	387 01	21,427 00	21,814 01
Exchanges for clearing house.....	1,212 12		1,212 12
Nicks and cents.....	328 84	1,815 75	2,144 59
Specie.....	15,601 85	112,123 85	127,725 70
U. S. and National bank notes.....	38,561 75	119,882 00	158,443 75
Redemption fund with U. S. treasurer (5% of circulation).....		7,950 00	7,950 00
Due from U. S. treasurer, other than 5% redemption fund.....			
Totals.....	\$738,824 32	\$3,170,710 25	\$3,909,534 57
Liabilities.			
Capital stock paid in.....	\$50,000 00	\$300,000 00	\$350,000 00
Surplus fund.....	10,000 00	125,000 00	135,000 00
Undivided profits less expenses and taxes paid.....	14,487 09	114,304 39	128,791 48
National bank notes outstanding.....		182,497 50	182,497 50
Dividends unpaid.....		20 00	20 00
Commercial deposits.....	168,512 85	2,383,916 89	2,552,429 74
Savings deposits.....	495,824 38		495,824 38
United States deposits.....		45,000 00	45,000 00
Due to banks and bankers.....		2,471 47	2,471 47
Notes and bills rediscounted.....			
Bills payable.....			
Liabilities other than those above stated.....		17,500 00	17,500 00
Totals.....	\$738,824 32	\$3,170,710 25	\$3,909,534 57

REPORT OF THE COMMISSIONER.

lxv

ADRIAN.

STATE BANKS.

Abstract of the published reports of the four State banks in the city of Adrian, as made to the Commissioner of the Banking Department, November 27, 1908.

Resources.	Reports of 4 state banks.
Loans and discounts.....	\$1,182,989 88
Stocks, bonds and mortgages.....	1,717,807 31
Overdrafts.....	185 62
U. S. bonds to secure circulation.....	
U. S. bonds to secure U. S. deposits.....	
U. S. bonds on hand.....	
Premiums paid.....	40 28
Banking house, furniture and fixtures.....	100,000 00
Other real estate.....	
Due from other banks and bankers.....	23,444 50
Due from banks in reserve cities.....	389,270 23
Checks and other cash items.....	3,406 93
Exchanges for clearing house.....	4,368 81
Nickels and cents.....	510 51
Specie.....	50,316 85
U. S. and National bank notes.....	130,905 00
Redemption fund with U. S. treasurer (5% of circulation).....	
Due from U. S. treasurer, other than 5% redemption fund.....	
Totals.....	\$3,583,335 42
Liabilities.	
Capital stock paid in.....	\$345,000 00
Surplus fund.....	140,500 00
Undivided profits less expenses and taxes paid.....	60,023 74
National bank notes outstanding.....	
Dividends unpaid.....	
Commercial deposits.....	518,838 47
Savings deposits.....	2,518,435 99
United States deposits.....	
Due to banks and bankers.....	537 22
Notes and bills rediscounted.....	
Bills payable.....	
Liabilities other than those above stated.....	
Totals.....	\$3,583,335 42

ALPENA.

STATE AND NATIONAL BANKS.

Abstracts of the published reports of the one State and one National bank in the city of Alpena, as made to the Commissioner of the Banking Department, November 27, 1908.

Resources.	Report of 1 state bank.	Report of 1 national bank.	Total.
Loans and discounts.....	\$932,608 27	\$629,578 74	\$1,562,187 01
Stocks, bonds and mortgages.....	573,908 36	135,482 25	709,390 61
Overdrafts.....	352 23	1,042 94	1,395 17
U. S. bonds to secure circulation.....		50,000 00	50,000 00
U. S. bonds to secure U. S. deposits.....			
U. S. bonds on hand.....			
Premiums paid.....			
Banking house, furniture and fixtures.....	37,707 24	7,000 00	107,707 24
Other real estate.....	10,964 32	11,963 15	22,926 47
Due from other banks and bankers.....	8,370 83	50 09	8,420 92
Due from banks in reserve cities.....	123,180 32	81,619 34	204,799 66
Checks and other cash items.....	403 50	2,495 84	2,899 34
Exchanges for clearing house.....	7,232 21		7,232 21
Nickels and cents.....	1,420 71	510 75	1,931 46
Specie.....	34,145 00	36,460 00	70,605 00
U. S. and National bank notes.....	63,572 00	21,228 00	84,800 00
Redemption fund with U. S. treasurer (5% of circulation).....		2,500 00	2,500 00
Due from U. S. treasurer, other than 5% redemption fund.....			
Totals.....	\$1,793,864 99	\$979,930 10	\$2,773,795 09
Liabilities.			
Capital stock paid in.....	\$100,000 00	\$50,000 00	\$150,000 00
Surplus fund.....	119,200 00	50,000 00	169,200 00
Undivided profits less expenses and taxes paid.....	21,211 69	24,185 07	45,396 76
National bank notes outstanding.....		50,000 00	50,000 00
Dividends unpaid.....	15 00		15 00
Commercial deposits.....	305,588 85	799,641 41	1,105,230 26
Savings deposits.....	1,182,517 71		1,182,517 71
United States deposits.....			
Due to banks and bankers.....	15,331 74	6,103 62	21,435 36
Notes and bills rediscounted.....			
Bills payable.....	50,000 00		50,000 00
Liabilities other than those above stated.....			
Totals.....	\$1,793,864 99	\$979,930 10	\$2,773,795 09

REPORT OF THE COMMISSIONER.

lxvii

BENTON HARBOR.

STATE BANKS.

Abstract of the published reports of the three State banks in the city of Benton Harbor, as made to the Commissioner of the Banking Department, November 27, 1908.

Resources.	Reports of 3 state banks.
Loans and discounts.....	\$843,726 90
Stocks, bonds and mortgages.....	271,870 10
Overdrafts.....	3,793 12
U. S. bonds to secure circulation.....	
U. S. bonds to secure U. S. deposits.....	
U. S. bonds on hand.....	2,200 00
Premiums paid.....	600 00
Banking house, furniture and fixtures.....	20,576 53
Other real estate.....	6,000 00
Due from other banks and bankers.....	6,879 93
Due from banks in reserve cities.....	428,490 88
Checks and other cash items.....	2,419 27
Exchanges for clearing house.....	3,581 53
Nickels and cents.....	2,175 06
Specie.....	59,216 00
U. S. and National bank notes.....	87,242 00
Redemption fund with U. S. treasurer (5% of circulation).....	
Due from U. S. treasurer, other than 5% redemption fund.....	
Totals.....	\$1,837,771 34
Liabilities.	
Capital stock paid in.....	\$225,000 00
Surplus fund.....	74,500 00
Undivided profits less expenses and taxes paid.....	45,941 96
National bank notes outstanding.....	
Dividends unpaid.....	
Commercial deposits.....	635,965 58
Savings deposits.....	732,896 51
United States deposits.....	
Due to banks and bankers.....	123,467 29
Notes and bills rediscounted.....	
Bills payable.....	
Liabilities other than those above stated.....	
Totals.....	\$1,837,771 34

The following is a list of banks examined and the amount paid by each, as required by section 40 of the general banking law.

No	Name of bank.	Location.	Date first examination.	Date second examination.	Amount paid.
325	Addison State Savings Bank.....	Addison.....	Mar. 11....	Sept. 9....	\$25 00
162	Adrian State Savings Bank.....	Adrian.....	May 4....	Oct. 14....	148 88
89	The Commercial Savings Bank.....	Adrian.....	Dec. 30, '07.	Aug. 8....	65 46
66	Lenawee County Savings Bank.....	Adrian.....	May 6....	Oct. 12....	77 19
171	Waldby & Clay's State Bank.....	Adrian.....	May 25....	Nov. 4....	78 79
179	Albion State Bank.....	Albion.....	Jan. 13....	July 15....	32 45
167	Commercial and Savings Bank.....	Albion.....	April 28....	Oct. 28....	28 36
314	Allegan State Savings Bank.....	Allegan.....	Jan. 7....	July 21....	25 00
323	First State Bank.....	Allegan.....	Jan. 6....	July 20....	35 41
233	First State Bank of Alma.....	Alma.....	Feb. 17....	July 28....	35 60
232	The Alma State Savings Bank.....	Alma.....	June 1....	Nov. 25....	25 00
169	Alpena County Savings Bank.....	Alpena.....	June 8....	Dec. 19....	162 77
352	*State Savings Bank.....	Alpena.....	April 27....	.....	32 83
302	Farmers' State Bank.....	Alto.....	April 22....	Nov. 18....	25 00
48	Ann Arbor Savings Bank.....	Ann Arbor.....	Mar. 16....	Sept. 28....	213 76
26	Farmers' and Mechanics' Bank.....	Ann Arbor.....	Jan. 21....	July 13....	98 20
333	German-American Savings Bank.....	Ann Arbor.....	May 27....	Oct. 13....	31 46
144	State Savings Bank.....	Ann Arbor.....	Jan. 19....	July 15....	103 34
228	Armada Savings Bank.....	Armada.....	June 3....	Nov. 4....	27 18
213	†Athens State and Savings Bank.....	Athens.....	Mar. 10....	.....	25 00
236	State Bank of Frank W. Hubbard & Co.....	Bad Axe.....	Feb. 18....	Aug. 3....	36 69
237	State Savings Bank of Bad Axe.....	Bad Axe.....	Feb. 17....	Aug. 4....	25 85
337	State Exchange Bank.....	Bancroft.....	Mar. 7....	Sept. 12....	25 00
62	West Michigan Savings Bank.....	Bangor.....	May 11....	Oct. 15....	30 40
394	Barryton State Savings Bank.....	Barryton.....	May 13....	Nov. 30....	25 00
93	City Bank.....	Battle Creek.....	June 15....	Dec. 21....	157 78
178	Merchants' Savings Bank.....	Battle Creek.....	April 7....	Oct. 26....	103 97
63	Bay City Bank.....	Bay City.....	Mar. 3....	Sept. 8....	223 09
43	Bay County Savings Bank.....	Bay City.....	April 9....	Oct. 26....	101 84
30	Commercial Bank.....	Bay City.....	Mar. 2....	Nov. 21....	86 62
96	Lumbermans State Bank.....	Bay City.....	April 4....	Oct. 27....	55 58
17	Peoples Savings Bank.....	Bay City.....	April 8....	Oct. 28....	77 57
2	Belding Savings Bank.....	Belding.....	Feb. 20....	July 25....	27 85
159	People's Savings Bank.....	Belding.....	Feb. 19....	July 27....	30 06
347	Bellaire State Bank.....	Bellaire.....	April 1....	Oct. 27....	25 00
219	Benton Harbor State Bank.....	Benton Harbor.....	Mar. 25....	Aug. 26....	49 68

* Liquidated.

† Insolvent.

REPORT OF THE COMMISSIONER.

lxix

List of banks examined.—Continued.

No	Name of bank.	Location.	Date first examination.	Date second examination.	Amount paid.
76	Farmers' and Merchants' Bank.....	Benton Harbor.....	Mar. 23....	Aug. 24....	\$101 68
388	State Savings Bank.....	Benton Harbor.....	May 12....	Oct. 13....	25 00
259	Big Rapids Savings Bank.....	Big Rapids.....	Jan. 28....	July 1....	25 78
248	Citizens' State Bank.....	Big Rapids.....	Jan. 27....	June 29....	43 80
163	Blissfield State Bank.....	Blissfield.....	May 5....	Oct. 12....	26 10
221	Jipson-Carter State Bank.....	Blissfield.....	May 6....	Oct. 13....	49 34
187	First State Savings Bank.....	Breckenridge.....	May 6....	Oct. 15....	25 00
409	First State Savings Bank.....	Bronson.....	Nov. 18....		25 00
312	Culver State Bank.....	Brooklyn.....	April 15....	Nov. 4....	25 00
310	Farmers' State Bank.....	Brooklyn.....	April 14....	Nov. 3....	25 00
216	Brown City Savings Bank.....	Brown City.....	Mar. 3....	Dec. 2....	25 00
253	Citizens' State Savings Bank.....	Brown City.....	Mar. 4....	Dec. 1....	25 00
212	Burr Oak State Bank.....	Burr Oak.....	Jan. 27....	July 6....	25 00
313	State Bank.....	Byron.....	Jan. 14....	July 14....	25 00
151	Cadillac State Bank.....	Cadillac.....	Feb. 4....	July 7....	116 84
261	People's Savings Bank.....	Cadillac.....	Feb. 3....	July 8....	45 75
291	State Bank.....	Caledonia.....	Jan. 4....	July 23....	25 00
336	Calumet State Bank.....	Calumet.....	Mar. 10....	Sept. 8....	39 83
87	Merchants' and Miners' Bank.....	Calumet.....	Mar. 4....	Sept. 4....	256 49
320	First State Bank.....	Camden.....	Mar. 12....	Sept. 9....	25 00
208	Capac Savings Bank.....	Capac.....	April 14....	Nov. 17....	25 00
303	State Savings Bank of Carleton.....	Carleton.....	Feb. 25....	Nov. 25....	25 00
287	Commercial Savings Bank.....	Caro.....	Jan. 21....	July 7....	25 00
290	State Savings Bank.....	Caro.....	Jan. 23....	July 7....	50 15
72	State Bank of Carson City.....	Carson City.....	May 6....	Dec. 15....	36 52
224	Exchange State Bank.....	Carsonville.....	Feb. 27....	Aug. 10....	25 00
180	State Bank of Carsonville.....	Carsonville.....	Feb. 26....	Aug. 10....	26 14
343	First State Bank.....	Central Lake.....	Mar. 31....	Oct. 26....	25 00
301	Wolf Bros. State Bank.....	Centreville.....	May 4....	Oct. 15....	25 00
315	Charlevoix State Savings Bank.....	Charlevoix.....	Feb. 27....	Oct. 29....	25 00
218	Eaton County Savings Bank.....	Charlotte.....	June 2....	Dec. 4....	36 81
306	Cheboygan County Savings Bank.....	Cheboygan.....	Feb. 3....	Aug. 12....	25 00
304	Cheboygan State Bank.....	Cheboygan.....	Feb. 1....	Aug. 11....	25 00
307	Farmers and Merchants Bank.....	Chelsea.....	Nov. 23....		25 00
203	The Kempf Commercial and Savings Bank.....	Chelsea.....	April 29....	Nov. 16....	53 51
236	The Cheesaning State Bank.....	Cheesaning.....	Mar. 10....	Sept. 15....	28 85
118	Clare County Savings Bank.....	Clare.....	Feb. 17....	Aug. 3....	25 00

STATE BANKING DEPARTMENT.

List of banks examined.—Continued.

No.	Name of bank.	Location.	Date first examination.	Date second examination.	Amount paid.
267	E. Jossman State Bank.....	Clarkston.....	April 22....	Nov. 4....	\$25 00
376	Climax State Bank.....	Climax.....	Mar. 7....	Nov. 5....	25 00
104	Branch County Savings Bank.....	Coldwater.....	Jan. 29....	July 8....	57 72
358	Commercial and Savings Bank.....	Coleman.....	Feb. 20....	Aug. 5....	25 00
292	State Bank.....	Coleman.....	Feb. 19....	Aug. 4....	25 00
32	Farmers' State Bank.....	Concord.....	Jan. 30....	June 29....	27 27
174	Commercial State Bank.....	Constantine.....	April 28....	Nov. 23....	26 61
173	First State Bank.....	Constantine.....	April 27....	Nov. 24....	32 51
261	Coopersville State Bank.....	Coopersville.....	Mar. 2....	July 14....	26 00
406	State Bank of Montcalm County.....	Coral.....	Dec. 12....		25 00
339	Old Corunna State Bank.....	Corunna.....	Jan. 6....	July 6....	39 78
163	Sanilac County State Bank.....	Croswell.....	May 27....	Oct. 19....	40 46
162	State Bank of Croswell.....	Croswell.....	May 26....	Oct. 21....	25 45
176	Davison State Bank.....	Davison.....	April 15....	Nov. 18....	25 00
319	Citizens' State Bank.....	Decatur.....	Feb. 5....	July 29....	25 00
102	First State Bank.....	Decatur.....	Feb. 6....	July 29....	26 00
196	Farmers' State Bank of Deckerville.....	Deckerville.....	May 18....	Oct. 13....	25 00
195	State Bank of Deckerville.....	Deckerville.....	May 19....	Oct. 15....	25 00
335	Deerfield State Bank.....	Deerfield.....	April 13....	Nov. 2....	25 00
301	Delton State Bank.....	Delton.....	Jan. 25....	June 27....	25 00
73	Central Savings Bank.....	Detroit.....	Feb. 17....	Oct. 19....	166 88
82	Citizens' Savings Bank.....	Detroit.....	Mar. 9....	Oct. 26....	187 17
47	Detroit Savings Bank.....	Detroit.....	May 11....	Sept. 21....	906 47
...	Detroit Trust Company.....	Detroit.....	April 15....		361 66
...	Detroit United Bank.....	Detroit.....	Jan. 3....	Aug. 3....	156 87
9	Dime Savings Bank.....	Detroit.....	Mar. 23....	Sept. 28....	642 72
357	Fairview Savings Bank.....	Detroit.....	April 30....	Nov. 14....	25 00
5	German-American Bank.....	Detroit.....	Jan. 20....	July 6....	184 49
90	Home Savings Bank.....	Detroit.....	Feb. 10....	Aug. 17....	583 69
81	Michigan Savings Bank.....	Detroit.....	May 18....	Oct. 19....	284 59
15	Peninsular Savings Bank.....	Detroit.....	June 15....	Dec. 14....	653 87
356	Peoples State Bank.....	Detroit.....	May 25....	Nov. 9....	2,889 73
...	Security Trust Company.....	Detroit.....	May 19....		217 67
...	Union Trust Company.....	Detroit.....	June 20....		643 26
161	United States Savings Bank.....	Detroit.....	April 13....	Oct. 5....	129 05
6	Wayne County Savings Bank.....	Detroit.....	Mar. 30....	Oct. 5....	1,279 85
157	Dexter Savings Bank.....	Dexter.....	Mar. 18....	Oct. 21....	25 00

REPORT OF THE COMMISSIONER.

lxxi

List of banks examined.—Continued.

No.	Name of bank.	Location.	Date first examination.	Date second examination.	Amount paid.
306	State Savings Bank.....	Dowagiac.....	Nov. 25		\$25 00
351	Dryden State Bank.....	Dryden.....	Feb. 3	Aug. 22	25 00
142	Monroe County Bank.....	Dundee.....	Feb. 24	Oct. 19	25 00
124	Shiawassee County Bank.....	Durand.....	Jan. 13	July 13	25 00
238	State Bank of East Jordan.....	East Jordan.....	April 20	Nov. 14	25 00
53	Michigan State Bank.....	Faton Rapids.....	Jan. 13	July 13	38 44
103	Edmore State Bank.....	Edmore.....	May 4	Sept. 15	25 00
403	Peoples State Bank.....	Edmore.....	Sept. 16		25 00
129	Elk Rapids Savings Bank.....	Elk Rapids.....	April 22	Nov. 19	27 93
342	State Savings Bank.....	Elsie.....	May 2	Oct. 15	25 00
299	State Savings Bank.....	Escanaba.....	Feb. 8	Sept. 5	27 20
295	Evart Savings Bank.....	Evart.....	Feb. 19	Aug. 4	25 00
152	First State Savings Bank.....	Evart.....	Feb. 18	Aug. 6	36 82
215	Old State Bank.....	Fennville.....	May 14	Dec. 15	25 00
209	Commercial Savings Bank of Fenton.....	Fenton.....	Jan. 29	July 20	28 20
384	Fenton State Savings.....	Fenton.....	Jan. 28	July 18	25 00
101	Citizens' Commercial and Savings Bank.....	Flint.....	Mar. 19	Sept. 30	99 60
23	Genesee County Savings Bank.....	Flint.....	Mar. 16	Sept. 28	160 85
165	Union Trust and Savings Bank.....	Flint.....	June 22	Dec. 7	198 14
126	First State and Savings Bank.....	Flushing.....	Jan. 27	July 28	29 50
223	Peoples' State Bank.....	Flushing.....	Jan. 25	July 27	25 00
141	State Savings Bank of Fowler.....	Fowler.....	Jan. 8	July 8	26 01
293	State Bank.....	Fowlerville.....	Jan. 23	July 8	25 00
229	Benzie County State Savings Bank.....	Frankfort.....	Mar. 30	Oct. 29	25 00
297	Fremont State Bank.....	Fremont.....	Jan. 7	July 21	25 00
345	Old State Bank.....	Fremont.....	Jan. 8	July 20	35 71
362	State Savings Bank.....	Gagetown.....	Mar. 24	Sept. 10	25 00
153	Gaylord State Savings Bank.....	Gaylord.....	Feb. 4	Aug. 10	28 36
298	State Bank.....	Gladwin.....	Feb. 19	Oct. 27	25 00
249	Grand Haven State Bank.....	Grand Haven.....	Mar. 11	Sept. 16	43 92
308	Grand Ledge State Bank.....	Grand Ledge.....	Feb. 26	July 21	25 00
389	Loan and Deposit Bank.....	Grand Ledge.....	May 7	Oct. 12	43 46
276	Commercial Savings Bank.....	Grand Rapids.....	April 20	July 20	97 17
316	City Trust and Savings Bank.....	Grand Rapids.....	June 3	Nov. 23	49 52
61	Grand Rapids Savings Bank.....	Grand Rapids.....	May 4	Dec. 7	250 38
65	Kent County Savings Bank.....	Grand Rapids.....	Jan. 20		337 06
402	Kent State Bank.....	Grand Rapids.....		July 27	

STATE BANKING DEPARTMENT.

List of banks examined.—Continued.

No.	Name of bank.	Location.	Date first examination.	Date second examination.	Amount paid.
...	Michigan Trust Company.....	Grand Rapids.....	June 8.....	.....	\$124 23
108	People's Savings Bank.....	Grand Rapids.....	April 20.....	Sept. 21.....	203 36
130	State Bank of Michigan.....	Grand Rapids.....	April 27.....	.....	253 23
359	Grandville State Bank.....	Grandville.....	Feb. 26.....	Aug. 12.....	25 00
340	Grant State Bank.....	Grant.....	April 24.....	Nov. 14.....	25 00
27	Farmers' Bank of Grass Lake.....	Grass Lake.....	Jan. 28.....	June 30.....	25 73
263	Commercial State Savings Bank.....	Greenville.....	Feb. 25.....	Sept. 15.....	26 77
183	Greenville State Bank.....	Greenville.....	Feb. 26.....	Sept. 16.....	44 96
...	Superior Trust Company.....	Hancock.....	Sept. 11.....	.....	25 00
326	Emmet County State Bank.....	Harbor Springs.....	Feb. 25.....	Oct. 28.....	25 00
254	Huron County Savings Bank.....	Harbor Beach.....	May 20.....	Oct. 12.....	28 28
355	State Savings Bank.....	Harrison.....	May 14.....	Dec. 2.....	25 00
360	Alcona County Savings Bank.....	Harrisville.....	Feb. 15.....	Oct. 29.....	25 00
50	Oceana County Savings Bank.....	Hart.....	Jan. 8.....	July 21.....	25 00
11	Hastings City Bank.....	Hastings.....	Jan. 14.....	July 14.....	51 29
361	Montmorency County Savings Bank.....	Hillman.....	April 29.....	Dec. 1.....	25 00
260	First State Savings Bank.....	Hillsdale.....	Jan. 13.....	July 6.....	35 08
73	Hillsdale Savings Bank.....	Hillsdale.....	Jan. 14.....	July 7.....	63 74
56	First State Bank of Holland.....	Holland.....	June 1.....	Dec. 29.....	117 31
91	Holland City State Bank.....	Holland.....	June 3.....	Dec. 28.....	86 43
322	People's State Bank.....	Holland.....	May 12.....	Dec. 14.....	25 00
262	Citizens' Savings Bank.....	Holly.....	April 21.....	Nov. 2.....	25 00
106	First State and Savings Bank.....	Holly.....	Mar. 9.....	Sept. 14.....	39 82
255	Calhoun State Bank.....	Homer.....	Jan. 30.....	July 2.....	25 00
353	Hopkins State Bank.....	Hopkins.....	Jan. 16.....	July 15.....	25 00
109	First State and Savings Bank.....	Howell.....	Jan. 13.....	July 11.....	25 00
140	Boies State Savings Bank.....	Hudson.....	Jan. 27.....	June 29.....	51 69
143	Thompson Savings Bank.....	Hudson.....	Jan. 28.....	June 30.....	85 79
24	Lapeer County Bank.....	Imlay City.....	April 13.....	Nov. 16.....	65 33
191	State Savings Bank.....	Ionia.....	Feb. 24.....	Sept. 14.....	115 72
136	Commercial Bank.....	Iron Mountain.....	Feb. 6.....	Sept. 4.....	72 10
12	Peninsula Bank.....	Ishpeming.....	Feb. 8.....	Aug. 18.....	68 17
264	Commercial State Bank.....	Ithaca.....	April 21.....	Nov. 16.....	25 00
150	Ithaca Savings Bank.....	Ithaca.....	April 20.....	Nov. 16.....	39 25
387	Central State Bank.....	Jackson.....	April 9.....	Sept. 8.....	25 00
177	Jackson City Bank.....	Jackson.....	June 1.....	Dec. 8.....	192 90
186	Jackson State Savings Bank.....	Jackson.....	June 10.....	Dec. 7.....	110 94

REPORT OF THE COMMISSIONER.

lxxiii

List of banks examined.—Continued.

No.	Name of bank.	Location.	Date first examination.	Date second examination.	Amount paid.
14	Union Bank.....	Jackson.....	June 8....	Dec. 21....	\$197 65
115	Grosvenor Savings Bank.....	Jonesville.....	Dec. 30, '07.	Aug. 5....	33 51
147	Home Savings Bank.....	Kalamasoo.....	Mar. 18....	Aug. 26....	69 52
1	Kalamasoo Savings Bank.....	Kalamasoo.....	Mar. 16....	Aug. 24....	128 36
.....	Kalamasoo Trust Company.....	Kalamasoo.....	June 18....	.....	26 24
257	Kalkaska County State and Savings Bank.....	Kalkaska.....	April 21....	Dec. 2....	25 00
383	Union State Bank.....	Laingsburg.....	Mar. 11....	Sept. 14....	25 00
283	Farmers and Merchants' Bank of Lake Odessa.....	Lake Odessa.....	May 11....	Dec. 8....	25 00
41	Lake Odessa Savings Bank.....	Lake Odessa.....	June 1....	Dec. 7....	25 00
300	Farmers and Merchants' State Bank.....	Lakeview.....	Feb. 17....	Sept. 14....	25 00
123	Lansing State Savings Bank.....	Lansing.....	June 8....	Dec. 28....	108 35
271	Lapeer Savings Bank.....	Lapeer.....	April 1....	Oct. 14....	25 00
117	State Savings Bank.....	Lapeer.....	Mar. 30....	Oct. 12....	48 50
201	State Savings Bank of Laurium.....	Laurium.....	Mar. 2....	Sept. 9....	98 92
8	People's Bank.....	Leslie.....	Jan. 27....	July 2....	25 00
184	Lexington State Bank.....	Lexington.....	May 25....	Nov. 21....	25 00
406	Litchfield State Savings Bank.....	Litchfield.....	Nov. 28....	.....	25 00
360	City State Bank.....	Lowell.....	Feb. 18....	July 22....	25 00
111	Lowell State Bank.....	Lowell.....	Jan. 16....	July 16....	27 19
229	Ludington State Bank.....	Ludington.....	April 27....	Dec. 1....	59 15
120	Antrim County State Savings Bank.....	Mancelona.....	April 22....	Dec. 1....	29 54
242	People's Bank of Manchester.....	Manchester.....	Mar. 9....	Sept. 17....	28 66
172	Union Savings Bank.....	Manchester.....	Mar. 10....	Sept. 3....	49 16
116	Manistee County Savings Bank.....	Manistee.....	June 23....	Nov. 30....	134 90
21	Manistique Bank.....	Manistique.....	Feb. 10....	Sept. 8....	56 48
296	Manton State Bank.....	Manton.....	Feb. 6....	July 6....	25 00
361	First State Savings Bank.....	Marcellus.....	May 16....	Oct. 17....	25 00
196	G. W. Jones Exchange Bank.....	Marcellus.....	May 18....	Oct. 19....	34 27
272	Home Savings Bank.....	Marine City.....	Mar. 3....	Aug. 26....	25 00
122	Marine Savings Bank.....	Marine City.....	Mar. 4....	Aug. 24....	43 39
346	Marion State Bank.....	Marion.....	April 21....	Nov. 17....	25 00
252	Commercial State Bank.....	Mariette.....	Mar. 17....	Aug. 24....	37 06
338	State Savings Bank.....	Mariette.....	Mar. 18....	Aug. 24....	25 00
100	Marquette County Savings Bank.....	Marquette.....	Feb. 10....	Aug. 5....	90 99
137	Commercial Savings Bank.....	Marshall.....	April 27....	Nov. 23....	88 33
22	Farmers' Bank.....	Mason.....	Jan. 8....	July 15....	25 00
107	First State and Savings Bank.....	Mason.....	Jan. 6....	July 18....	27 91

List of banks examined.—Continued.

No.	Name of bank.	Location.	Date first examination.	Date second examination.	Amount paid.
168	First State Bank.....	Mendon.....	Jan. 16....	July 9....	\$25 00
334	Memphis State Bank.....	Memphis.....	June 3....	Nov. 5....	25 00
324	Commercial Bank.....	Menominee.....	Feb. 3....	Aug. 31....	25 00
285	State Bank.....	Merrill.....	Feb. 16....	Nov. 9....	25 00
274	Farmers' State Bank.....	Middleville.....	Feb. 19....	Nov. 5....	36 51
87	Midland County Savings Bank.....	Midland.....	Feb. 17....	Aug. 3....	25 00
309	People's Savings Bank.....	Midland.....	Feb. 18....	Aug. 1....	25 00
77	Farmers and Merchants' Bank.....	Milan.....	Mar. 30....	Sept. 16....	29 42
288	Minden City State Bank.....	Minden City.....	Feb. 24....	Aug. 12....	25 00
363	Keweenaw Savings Bank.....	Mohawk.....	Mar. 9....	Sept. 8....	25 00
318	B. Dansard & Son's State Bank.....	Monroe.....	Jan. 7....	July 20....	45 99
321	Monroe State Savings Bank.....	Monroe.....	Jan. 6....	July 18....	25 00
202	Wakefield State Bank.....	Morenci.....	Jan. 8....	July 21....	41 64
222	Citizens' Savings Bank.....	Mt. Clemens.....	Feb. 24....	Aug. 10....	58 15
51	Mt. Clemens Savings Bank.....	Mt. Clemens.....	Feb. 25....	Aug. 11....	123 87
158	Ullrich Savings Bank.....	Mt. Clemens.....	June 2....	Dec. 7....	81 09
170	Exchange Savings Bank.....	Mt. Pleasant.....	Feb. 3....	July 8....	36 16
277	Isabella County State Bank.....	Mt. Pleasant.....	Feb. 4....	July 7....	43 70
60	Muskegon Savings Bank.....	Muskegon.....	April 22....	Nov. 16....	73 55
19	Farmers and Merchants' Bank.....	Nashville.....	May 19....	Nov. 30....	39 42
311	State Savings Bank.....	Nashville.....	May 20....	Oct. 21....	25 00
368	First State Bank.....	Newaygo.....	Feb. 24....	Aug. 10....	25 00
245	New Haven Savings Bank.....	New Haven.....	Jan. 30....	July 18....	25 00
240	Niles City Bank.....	Niles.....	Feb. 13....	Sept. 5....	25 00
36	Pioneer Bank.....	North Branch.....	Feb. 4....	Sept. 8....	38 18
367	Lapham State Savings Bank.....	Northville.....	Jan. 22....	July 7....	25 00
145	Northville State Savings Bank.....	Northville.....	Mar. 31....	Sept. 14....	27 15
349	Onaway State Banking Company.....	Onaway.....	April 11....	Nov. 18....	25 00
280	Onaway State Savings Bank.....	Onaway.....	April 14....	Nov. 16....	25 00
378	Onsted State Bank.....	Onsted.....	Mar. 11....	Sept. 10....	25 00
364	Citizens State Savings Bank.....	Orion.....	Mar. 4....	Sept. 16....	25 00
193	Orion State Bank.....	Orion.....	Feb. 19....	July 29....	25 00
373	First State Savings Bank.....	Otsego.....	Feb. 25....	Aug. 11....	25 00
365	Otisville State Bank.....	Otisville.....	Mar. 3....	Sept. 15....	25 00
199	State Savings Bank.....	Ovid.....	Feb. 20....	July 22....	25 00
185	Citizens' Savings Bank.....	Owosso.....	Dec. 30, '07.	July 27....	67 75
112	Owosso Savings Bank.....	Owosso.....	Jan. 14....	July 14....	91 31

REPORT OF THE COMMISSIONER.

lxxv

List of banks examined.—Continued.

No.	Name of bank.	Location.	Date first examination.	Date second examination.	Amount paid.
370	State Savings Bank.....	Owosso.....	Mar. 2.....	July 28.....	\$27 83
309	Newberry State Bank.....	Newberry.....	Aug. 13.....		25 00
328	Farmers' State Bank.....	Oxford.....	April 18.....	Nov. 25.....	25 00
34	Oxford Savings Bank.....	Oxford.....	Dec. 30, '07.	July 29.....	55 45
366	*Farmers and Merchants' State Bank.....	Parma.....	April 8.....		25 00
59	Paw Paw Savings Bank.....	Paw Paw.....	Jan. 15.....	July 15.....	25 00
247	State Savings Bank of Peck.....	Peck.....	June 1.....	Nov. 23.....	25 00
132	State Bank of Perry.....	Perry.....	Mar. 26.....	Sept. 14.....	25 00
119	First State Bank.....	Petoskey.....	Feb. 24.....	Oct. 26.....	49 65
348	Pigeon State Bank.....	Pigeon.....	Mar. 23.....	Nov. 30.....	25 00
405	Commercial State Bank.....	Pinconning.....	Nov. 24.....		25 00
400	Pinconning State Bank.....	Pinconning.....	Nov. 23.....		25 00
282	Citizens' State Savings Bank.....	Plainwell.....	June 2.....	Nov. 21.....	26 77
99	Plymouth United Savings Bank.....	Plymouth.....	Dec. 30, '07.	July 8.....	54 12
275	American Savings Bank.....	Pontiac.....	June 17.....	Dec. 16.....	40 85
146	First Commercial Bank.....	Pontiac.....	June 15.....	Dec. 28.....	160 63
149	Oakland County Savings Bank.....	Pontiac.....	June 8.....	Dec. 7.....	73 52
211	Pontiac Savings Bank.....	Pontiac.....	June 22.....	Dec. 21.....	97 35
75	Commercial Bank.....	Port Huron.....	April 7.....	Nov. 30.....	190 06
375	German-American Savings Bank.....	Port Huron.....	May 18.....	Oct. 18.....	25 00
49	Port Huron Savings Bank.....	Port Huron.....	May 19.....	Oct. 20.....	44 38
98	St. Clair County Savings Bank.....	Port Huron.....	April 13.....	Oct. 6.....	120 03
330	Maynard-Allen State Bank.....	Portland.....	Feb. 25.....	Sept. 2.....	30 48
285	Webber State Savings Bank.....	Portland.....	Feb. 24.....	Sept. 1.....	25 00
217	Quincy State Bank.....	Quincy.....	Jan. 27.....	July 6.....	25 00
69	State Bank of Reading.....	Reading.....	April 29.....	Dec. 10.....	25 00
372	Commercial Savings Bank.....	Reed City.....	April 20.....	Nov. 30.....	25 00
393	State Savings Bank.....	Remus.....	May 5.....	Dec. 1.....	25 00
379	†Richland State Bank.....	Richland.....	May 28.....		25 00
206	Macomb County Savings Bank.....	Richmond (Lenox P. O.)	Jan. 29.....	July 20.....	40 36
332	River Rouge Savings Bank.....	River Rouge.....	June 1.....	Oct. 12.....	25 00
224	Rochester Savings Bank.....	Rochester.....	April 15.....	Oct. 8.....	35 79
380	State Savings Bank.....	Rochester.....	April 16.....	Oct. 8.....	25 00
331	Rockford State Bank.....	Rockford.....	April 22.....	Nov. 24.....	25 00
354	Presque Isle County Savings Bank.....	Rogers City.....	April 15.....	Nov. 18.....	25 00

* Insolvent.

† Liquidated.

List of banks examined.—Continued.

No.	Name of bank.	Location.	Date first examination.	Date second examination.	Amount paid.
194	Romeo Savings Bank.....	Romeo.....	Jan. 27....	July 21....	\$63 32
374	Royal Oak Savings Bank.....	Royal Oak.....	Mar. 5....	Sept. 12....	25 00
371	Roscommon State Bank.....	Roscommon.....	Mar. 18....	Nov. 11....	25 00
25	Bank of Saginaw.....	Saginaw.....	June 22....	Dec. 28....	648 41
28	People's Savings Bank of East Saginaw.....	Saginaw.....	Mar. 16....	Sept. 21....	100 95
84	Saginaw County Savings Bank.....	Saginaw.....	Mar. 18....	Sept. 21....	108 18
300	Saint Charles State Bank.....	Saint Charles.....	May 4....	Oct. 14....	25 00
29	Commercial and Savings Bank.....	Saint Clair.....	Mar. 2....	Aug. 27....	45 38
39	Clinton County Savings Bank.....	Saint Johns.....	Mar. 28....	Oct. 10....	52 62
45	State Bank of St. Johns.....	Saint Johns.....	Jan. 7....	July 7....	47 07
31	Union Banking Company.....	Saint Joseph.....	May 13....	Oct. 12....	39 20
42	Commercial Savings Bank.....	Saint Louis.....	May 5....	Oct. 13....	35 92
197	Gratiot County State Bank.....	Saint Louis.....	May 4....	Oct. 10....	25 00
285	The Citizens' Bank.....	Saline.....	Jan. 20....	July 6....	37 88
305	Saline Savings Bank.....	Saline.....	Nov. 24....		25 00
231	State Bank of Sandusky.....	Sandusky.....	April 28....	Dec. 7....	25 00
200	Truman Moss State Bank.....	Sandusky.....	April 27....	Dec. 8....	25 00
225	Saranac State Bank.....	Saranac.....	Mar. 12....	Nov. 17....	25 00
350	Fruit Growers' State Bank.....	Saugatuck.....	May 11....	Dec. 16....	25 00
289	Central Savings Bank.....	Sault Ste. Marie.....	Feb. 6....	Aug. 12....	33 01
54	Sault Savings Bank.....	Sault Ste. Marie.....	Feb. 4....	Aug. 10....	85 18
407	Kalamazoo County State Bank.....	Schoolcraft.....	Nov. 17....		25 00
204	State Savings Bank of Scottville.....	Scottville.....	April 28....	Nov. 30....	25 00
251	Sebewaing State Bank.....	Sebewaing.....	Feb. 20....	Aug. 5....	25 00
398	Central State Savings Bank.....	Shepherd.....	Nov. 23....		25 00
175	Commercial State Bank.....	Shepherd.....	Feb. 5....	July 6....	25 00
327	South Grand Rapids State Bank.....	South Grand Rapids.....	April 30....	Nov. 19....	25 00
148	Citizens' State Bank.....	South Haven.....	Jan. 29....	June 29....	40 59
71	First State Bank.....	South Haven.....	Jan. 28....	July 1....	47 07
306	State Savings Bank.....	South Lyon.....	April 1....	Sept. 14....	25 00
278	South Range Bank.....	South Range.....	Mar. 7....	Sept. 11....	42 03
207	Sparta State Bank.....	Sparta.....	Jan. 9....	July 20....	27 55
404	Springport State Savings Bank.....	Springport.....	Aug. 7....		25 00
279	State Bank.....	Standish.....	Feb. 17....	Oct. 26....	25 00
243	State Savings Bank.....	Stanton.....	Jan. 30....	July 2....	25 00
270	Bank of Stephenson.....	Stephenson.....	Feb. 4....	Sept. 2....	25 00
392	Stockbridge State Bank.....	Stockbridge.....	May 20....	Nov. 21....	25 00

List of banks examined.—Continued.

No.	Name of bank.	Location.	Date first examination.	Date second examination.	Amount paid.
134	Citizens' State Bank.....	Sturgis.....	Feb. 3....	July 27....	\$45 05
290	Leelanau County Savings Bank.....	Sutton's Bay.....	April 8....	Aug. 17....	25 00
151	Lilley State Bank.....	Tecumseh.....	Jan. 16....	July 14....	25 67
156	Tecumseh State Savings Bank.....	Tecumseh.....	Jan. 14....	July 13....	33 39
258	First State Bank.....	Tekonsha.....	April 30....	Oct. 22....	25 00
120	First State Savings Bank.....	Three Rivers.....	Jan. 14....	July 14....	55.81
266	People's Savings Bank.....	Traverse City.....	April 4....	Aug. 13....	46 58
138	Traverse City State Bank.....	Traverse City.....	April 7....	Aug. 19....	182 96
341	State Savings Bank.....	Turner.....	April 27....	Dec. 2....	25 00
289	State Savings Bank.....	Unionville.....	Jan. 21....	July 9....	25 00
241	Bank of Vassar.....	Vassar.....	Mar. 2....	Nov. 21....	25 00
192	State Savings Bank.....	Vassar.....	Mar. 16....	Aug. 25....	30 19
377	Barber State Bank.....	Vermontville.....	June 3....	Dec. 2....	25 00
344	Farmers State Bank.....	Vicksburg.....	April 28....	Nov. 23....	25 00
317	First State Bank.....	Vicksburg.....	April 27....	Nov. 23....	25 00
401	State Savings Bank.....	Warren.....	Aug. 13....	.....	25 00
284	Wayland State Bank.....	Wayland.....	Jan. 8....	July 22....	25 00
105	Wayne Savings Bank.....	Wayne.....	Jan. 29....	July 1....	48 12
382	Westphalia State Bank.....	Westphalia.....	May 18....	Dec. 2....	25 00
250	Whitehall State Bank.....	Whitehall.....	Jan. 6....	July 11....	25 00
294	Farmers' Savings Bank.....	White Pigeon.....	Jan. 13....	July 13....	25 00
35	Williamston State Bank.....	Williamston.....	Feb. 26....	July 22....	33 30
329	Wolverine State Savings Bank.....	Wolverine.....	Mar. 17....	Nov. 10....	25 00
166	First Commercial and Savings Bank.....	Wyandotte.....	Jan. 28....	June 27....	28 78
64	Wyandotte Savings Bank.....	Wyandotte.....	Jan. 27....	June 29....	94 35
227	Yale State Bank.....	Yale.....	April 29....	Nov. 24....	25 00
86	Ypsilanti Savings Bank.....	Ypsilanti.....	April 13....	Nov. 4....	69 00
307	State Commercial and Savings Bank.....	Zeeland.....	Mar. 3....	Nov. 4....	25 00
226	Zeeland State Bank.....	Zeeland.....	Mar. 4....	July 15....	74 17

January 4, 1909.

Hon. H: M. Zimmermann, Commissioner of the Banking Department.
Lansing, Michigan:

Dear Sir—In accordance with your request we have examined the reports of the several state banks and trust companies on file with your department and find that the amounts of the fees turned over by you to this department with your letters of November 25th, 1908, December 3d, 1908, December 10th, 1908, December 16th, 1908, December 29th, 1908, and December 31st, 1908, are correct in accordance with the provisions of section 40 of the Banking Law.

Very truly yours,

J. W. HAARER,
Deputy State Treasurer.

REPORTS
OF THE
STATE BANKS AND TRUST COMPANIES

**AS MADE TO THE COMMISSIONER OF THE STATE BANKING
DEPARTMENT**

DECEMBER 3, 1907, FEBRUARY 14, MAY 14, JULY 15, AND SEPTEMBER 23, 1908.

No. 325.

THE ADDISON STATE SAVINGS BANK, ADDISON.

Organized October 11, 1905.

O. B. BOWEN, *President*; FRED B. KLINE, L. S. TOWN, *Vice Presidents*;
HENRY F. DAVIS, *Cashier*.

DIRECTORS.—O. B. Bowen, F. B. Kline, Henry F. Davis, D. A. Curtis, R. C. Rothfuss, L. S. Town.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$36,669 10	\$40,923 72	\$40,132 24	\$41,263 76	\$42,603 09
Bonds, mortgages and securities...	39,668 00	40,738 00	40,588 00	38,650 00	40,332 10
Premiums paid on bonds.....	109 06	26 46	26 46	26 46	26 46
Overdrafts.....	197 30	65 92	148 15	118 96	51 36
Banking house.....	5,274 12	5,274 12	5,274 12	5,274 12	5,274 12
Furniture and fixtures.....	2,677 44	2,662 44	2,662 44	2,662 44	2,732 44
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	8,894 96	6,280 29	4,151 81	4,289 06	14,262 08
Exchanges for clearing house.....					
U. S. and National bank currency	6,470 00	5,581 00	1,545 00	2,191 00	3,189 00
Gold coin.....	380 00	1,206 00	315 00	726 00	450 00
Silver coin.....	594 00	343 70	720 50	705 10	902 30
Nickels and cents.....	67 77	108 38	108 20	73 45	94 93
Checks, cash items and internal revenue account.....	17 50	139 47	115 82	73 20	29 07
Totals.....	\$101,039 25	\$103,368 50	\$95,807 74	\$96,071 57	\$109,935 95
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	250 00	500 00	500 00	500 00	500 00
Undivided profits, less current ex- penses, interest and taxes paid	1,549 31	554 30	1,143 61	1,358 81	1,798 11
Dividends unpaid.....		180 00			
Commercial deposits subject to check.....	15,126 28	18,679 90	10,495 94	10,522 33	15,750 56
Commercial certificates of deposit					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	31,891 94	29,822 84	28,026 64	30,410 06	34,917 17
Savings certificates of deposit.....	32,221 72	33,631 46	35,641 55	33,280 37	36,970 11
Notes and bills rediscounted.....					
Bills payable.....					
Total.....	\$101,039 25	\$103,368 50	\$95,807 74	\$96,071 57	\$109,935 95

STATE BANKING DEPARTMENT.

No. 162.

THE ADRIAN STATE SAVINGS BANK, ADRIAN.

Organized May 29, 1893.

R. A. WATTS, *President*; GEORGE A. WILCOX, *Vice President*; B. E. TOBIAS, *Cashier*;
R. H. WATTS, *Assistant Cashier*; CHARLES S. WHITNEY, *Auditor*.

DIRECTORS.—R. A. Watts, Geo. A. Wilcox, W. E. Jewett, R. A. Kaiser, C. G. Wesley, W. O. Hunt,
B. E. Tobias, A. D. Ellis, C. S. Whitney, R. H. Watts.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$568,442 95	\$597,145 43	\$552,617 37	\$486,453 93	\$406,777 45
Bonds, mortgages and securities..	531,391 44	564,102 44	642,328 30	711,185 80	732,074 00
Premiums paid on bonds.....	665 00				
Overdrafts.....	990 11	53 94	173 68	440 17	789 19
Banking house.....	30,000 00	30,000 00	30,000 00	30,000 00	30,000 00
Furniture and fixtures.....	6,986 00	4,000 00	5,000 00	5,000 00	5,000 00
Safety deposit vaults.....		10,000 00	10,000 00	10,000 00	10,000 00
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....	8,911 78	3,314 36	484 81	1,302 59	1,467 22
United States bonds.....					
Due from banks in reserve cities..	123,209 88	100,687 33	171,782 30	154,093 18	115,095 16
Exchanges for clearing house....	7,408 12	2,346 00	2,616 47	1,319 89	2,348 84
U. S. and National bank currency	49,095 00	43,791 00	41,903 00	33,271 00	30,553 00
Gold coin.....	24,357 50	28,077 50	27,980 00	29,270 00	28,765 00
Silver coin.....	4,791 25	8,256 85	7,091 95	4,851 25	2,729 50
Nickels and cents.....	174 82	389 45	328 03	99 05	54 96
Checks, cash items and internal revenue account.....	2,245 82	109 19	141 47	202 01	310 14
Totals.....	\$1,358,669 67	\$1,452,274 09	\$1,493,047 38	\$1,466,488 87	\$1,365,964 46
Liabilities.					
Capital stock paid in.....	\$60,000 00	\$60,000 00	\$60,000 00	\$60,000 00	\$60,000 00
Surplus fund.....	65,000 00	75,000 00	75,000 00	75,000 00	75,000 00
Undivided profits, less current ex- penses, interest and taxes paid	15,926 83	16,305 23	27,519 65	18,582 76	24,128 33
Dividends unpaid.....					
Commercial deposits subject to check.....	242,917 61	364,673 93	360,365 28	339,686 23	248,777 01
Commercial certificates of deposit.					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding....					
Savings deposits.....	932,239 20	895,778 26	930,659 82	942,124 70	925,958 68
Savings certificates of deposit....	42,586 03	40,516 67	39,502 63	31,095 18	32,100 44
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$1,358,669 67	\$1,452,274 09	\$1,493,047 38	\$1,466,488 87	\$1,365,964 46

No. 89.

THE COMMERCIAL SAVINGS BANK, ADRIAN.

Organized May 10, 1888.

ALANSON BENNETT, *President*; CHARLES G. HART, FRANK E. PRIDDY, *Vice Presidents*;
E. N. SMITH, *Cashier*.

DIRECTORS.—Alanson Bennett, A. H. Wood, A. M. Stephenson, E. C. Sword, E. L. Baker, Chas. G. Hart, Frank E. Priddy, John E. Bird, N. B. Hayes.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$379,218 83	\$320,326 96	\$294,255 57	\$288,346 16	\$302,429 88
Bonds, mortgages and securities..	206,765 98	207,071 43	227,228 94	227,749 37	228,573 82
Premiums paid on bonds.....					
Overdrafts.....	380 16	649 37	1,812 93	2,095 11	734 80
Banking house.....	12,000 00	12,000 00	12,000 00	12,000 00	12,000 00
Furniture and fixtures.....					
Due from Treasurer of U. S (cur- rency for redemption).....	1,500 00	2,500 00			1,000 00
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....	5,199 60			1,625 00	88 96
United States bonds.....					
Due from banks in reserve cities.	53,584 41	54,659 03	64,914 86	86,980 31	74,543 06
Exchanges for clearing house.....	987 11	785 51	103 83	146 44	
U. S. and national bank currency	33,893 00	24,901 00	26,780 00	27,859 00	22,351 00
Gold coin.....	5,460 00	5,122 50	7,725 00	9,202 50	9,800 00
Silver coin.....	3,041 50	2,652 75	1,499 75	1,501 00	1,687 00
Nickels and cents.....	197 26	164 78	223 06	266 18	148 76
Checks, cash items and internal revenue account.....		292 72	706 48	7 50	1,477 89
Totals.....	\$702,227 85	\$631,126 05	\$637,250 42	\$657,778 57	\$655,035 17
Liabilities.					
Capital stock paid in.....	\$110,000 00	\$110,000 00	\$110,000 00	\$110,000 00	\$110,000 00
Surplus fund.....	22,000 00	22,000 00	22,000 00	22,000 00	22,000 00
Undivided profits, less current ex- penses, interest and taxes paid	6,058 52	8,060 85	4,688 11	4,766 00	4,191 33
Dividends unpaid.....		3 50			
Commercial deposits subject to check.....	223,449 96	167,658 79	166,426 63	172,680 33	161,135 49
Commercial certificates of deposit.	5,391 79	5,073 85	3,413 38	2,610 01	2,778 68
Due to banks and bankers.....					925 55
Certified checks.....			6 00		6,250 00
Cashier's checks outstanding.....			3 50	70 00	35 00
Savings deposits.....	335,327 58	318,329 06	330,712 80	345,652 23	347,719 12
Savings certificates of deposit.....					
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$702,227 85	\$631,126 05	\$637,250 42	\$657,778 57	\$655,035 17

STATE BANKING DEPARTMENT.

No. 66.

LENAWEE COUNTY SAVINGS BANK, ADRIAN.

Organized December 16, 1869.

Corporate existence extended February 1, 1902.

DELOS M. BAKER, *President*; HERMAN V. C. HART, *Vice President and Cashier*;
CLINTON D. HARDY, *Assistant Cashier*.

DIRECTORS.—Delos M. Baker, Herman V. C. Hart, Warren J. Parker, H. L. Larwill, D. B. Morgan,
A. B. Park.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$200,243 53	\$226,025 25	\$250,596 37	\$246,056 50	\$253,662 99
Bonds, mortgages and securities..	395,650 57	381,321 32	378,732 74	402,161 26	410,220 73
Premiums paid on bonds.....	60 44	50 34	50 34	40 28	40 28
Suspense account.....	45 70	45 70			
Overdrafts.....					
Banking house.....	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
Furniture and fixtures.....					
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....	20 16	200 46			18 00
United States bonds.....					
Due from banks in reserve cities..	60,125 47	53,604 30	160,053 32	88,514 51	91,860 11
Exchanges for clearing house.....	285 52	20 06	76 67	231 17	235 23
U. S. and National bank currency	43,917 00	24,189 00	27,829 00	26,721 00	28,934 00
Gold coin.....	5,122 50	3,310 00	3,240 00	3,065 00	3,325 00
Silver coin.....	2,199 00	2,982 70	1,680 30	1,837 55	1,224 90
Nickels and cents.....	331 46	253 21	176 22	144 17	65 84
Checks, cash items and internal revenue account.....	521 46	613 16	463 00	484 33	1,274 96
Totals.....	\$733,522 81	\$717,615 50	\$856,897 96	\$794,255 77	\$815,868 04
Liabilities.					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	30,000 00	30,000 00	30,000 00	30,000 00	30,000 00
Undivided profits, less current ex- penses, interest and taxes paid	8,078 13	9,107 50	9,277 31	9,827 56	9,376 46
Dividends unpaid.....					
Commercial deposits subject to check.....					
Commercial certificates of deposit					
Due to banks and bankers.....		418 53	1,722 98	499 34	127 89
Certified checks.....					
Cashier's checks outstanding.....	2,998 88	950 00	4,409 78	3,987 81	1,130 22
Savings deposits.....	592,445 80	577,139 47	711,397 89	649,941 06	675,233 47
Savings certificates of deposit.....					
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$733,522 81	\$717,615 50	\$856,897 96	\$794,255 77	\$815,868 04

No. 171.

WALDBY AND CLAY'S STATE BANK, ADRIAN.

Organized June 24, 1894.

F. W. CLAY, *President*; R. S. MORELAND, *Vice President*; H. B. WALDBY, *Cashier*;
J. C. MURPHY, *Assistant Cashier*.

DIRECTORS.—E. B. Waldby, H. B. Waldby, F. W. Clay, Rial Clay, J. D. DeFoe, R. S. Moreland,
A. W. Wood, J. W. Kirk, F. A. Stevenson.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$309,349 54	\$305,457 38	\$286,695 02	\$303,241 76	\$284,763 76
Bonds, mortgages and securities..	311,383 00	297,833 00	312,968 00	325,358 00	334,106 00
Premiums paid on bonds.....					
Overdrafts.....	94 74	348 66		34 80	
Banking house.....	18,000 00	18,000 00	18,000 00	18,000 00	18,000 00
Furniture and fixtures.....					
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....	62 79	50 65	20 38	1,036 44	141 02
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	72,722 30	135,419 03	108,067 45	103,566 27	110,371 26
Exchanges for clearing house.....	478 33	87 76	190 09	514 56	188 20
U. S. and National bank currency	72,945 00	39,124 00	38,448 00	39,371 00	41,377 00
Gold coin.....	3,745 00	2,892 50	875 00	1,925 00	2,065 00
Silver coin.....	3,175 00	2,820 75	2,280 15	2,423 20	2,286 80
Nickels and cents.....	132 37	141 14	189 84	197 18	175 03
Checks, cash items and internal revenue account.....	55 44	180 37		374 96	207 80
Totals.....	\$792,163 51	\$802,355 24	\$767,703 93	\$796,043 17	\$793,683 87
Liabilities.					
Capital stock paid in.....	\$75,000 00	\$75,000 00	\$75,000 00	\$75,000 00	\$75,000 00
Surplus fund.....	12,000 00	13,000 00	13,000 00	13,500 00	13,500 00
Undivided profits, less current ex- penses, interest and taxes paid	4,664 19	2,637 40	2,562 10	2,653 92	5,676 16
Dividends unpaid.....					
Commercial deposits subject to check.....	135,126 14	136,015 83	135,210 09	151,424 91	150,641 86
Commercial certificates of deposit.	3,306 17	6,101 37	2,564 94	3,504 22	2,740 52
Due to banks and bankers.....	2,188 31	739 68	1,785 54	1,830 20	3,270 13
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	559,879 70	568,860 96	537,581 26	548,129 92	542,855 20
Savings certificates of deposit.....					
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$792,163 51	\$802,355 24	\$767,703 93	\$796,043 17	\$793,683 87

STATE BANKING DEPARTMENT.

No. 179.

ALBION STATE BANK, ALBION.

Organized March 29, 1895.

EUGENE P. ROBERTSON, *President*; W. S. KESSLER, *Vice President*;
DAVID A. GARFIELD, *Cashier*.

DIRECTORS.—Eugene P. Robertson, W. S. Kessler, M. O. Shepard, A. J. Gale, S. Y. Hill, D. A. Garfield,
Wm. H. Rodenbach, O. A. Leonard, G. W. Schneider.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$172,282 09	\$152,771 95	\$159,952 92	\$154,397 15	\$146,715 86
Bonds, mortgages and securities..	120,335 59	120,704 37	119,963 76	110,612 76	107,661 51
Premiums paid on bonds.....					
Overdrafts.....	3,454 96	8,390 32	996 25	885 91	363 52
Banking house.....					
Furniture and fixtures.....	1,861 29	1,846 44	1,846 44	1,846 44	1,846 44
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....	1,915 29	4,668 81	3,147 80	711 58	1,102 97
United States bonds.....					
Due from banks in reserve cities.	17,610 06	13,041 79	27,726 75	27,899 09	37,096 55
Exchanges for clearing house.....	4,492 53	364 28	659 59	425 40	1,054 89
U. S. and national bank currency.	7,478 00	8,643 00	8,127 00	10,163 00	11,397 00
Gold coin.....	3,350 00	5,782 50	6,582 50	4,735 00	2,462 50
Silver coin.....	906 65	1,733 10	1,935 15	2,338 90	2,049 30
Nickels and cents.....	162 11	162 02	253 55	57 34	89 61
Checks, cash items and internal revenue account.....	243 47	263 59	413 14	67 98	3,886 78
Total.....	\$334,092 06	\$318,392 17	\$331,606 85	\$314,130 55	\$315,768 87
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current ex- penses, interest and taxes paid	8,583 28	4,969 85	7,581 88	3,909 82	6,249 74
Dividends unpaid.....		30 00	30 00	120 00	30 00
Commercial deposits subject to check.....	86,167 76	72,929 14	70,532 54	60,366 55	61,565 53
Commercial certificates of deposit.	14,053 08	16,779 78	11,884 10	10,341 77	14,644 88
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	155,287 94	158,693 40	161,578 33	159,392 41	168,279 22
Savings certificates of deposit.....					
Notes and bills rediscounted.....					
Bills payable.....	10,000 00	5,000 00	20,000 00	20,000 00	5,000 00
Totals.....	\$334,092 06	\$318,392 17	\$331,606 85	\$314,130 55	\$315,768 87

STATE BANKS OF MICHIGAN.

9

No. 167.

THE COMMERCIAL AND SAVINGS BANK, OF ALBION.

Organized September 30, 1893.

JOHN G. BROWN, *President*; F. E. PALMER, *Vice President*; C. G. BIGELOW, *Cashier*;
C. S. LOUD, *Assistant Cashier*.

DIRECTORS.—John G. Brown, L. J. Wolcott, Samuel Dickie, F. E. Palmer, Washington Gardner,
C. G. Bigelow, E. R. Loud, H. C. Blair, B. D. Brown.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$140,776 76	\$129,520 84	\$138,331 56	\$139,712 88	\$138,723 70
Bonds, mortgages and securities..	98,785 97	97,185 97	99,320 97	103,601 35	103,200 30
Premiums paid on bonds.....	1,127 50	1,127 50	1,127 50	1,127 50	1,127 50
Overdrafts.....	255 98	721 38	911 32	2,078 71	775 66
Banking house.....	5,400 00	5,400 00	5,400 00	5,400 00	5,400 00
Furniture and fixtures.....	2,150 00	2,150 00	2,150 00	2,150 00	2,150 00
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....	1,558 75	1,393 15	509 43		605 71
United States bonds.....					
Due from banks in reserve cities..	27,091 40	29,514 46	20,885 19	34,697 78	24,026 68
Exchanges for clearing house.....	2,275 65	678 79	1,023 40	1,679 43	1,806 19
U. S. and National bank currency	9,586 00	9,000 00	4,142 00	6,287 00	8,945 00
Gold coin.....	7,730 00	4,720 00	4,835 00	4,665 00	5,480 00
Silver coin.....	2,400 00	3,160 05	2,465 60	1,911 50	1,329 55
Nickels and cents.....	440 26	241 15	191 43	159 91	107 07
Checks, cash items and internal revenue account.....	118 63	97 67	165 89	150 12	133 10
Totals.....	\$300,297 50	\$284,910 96	\$281,459 29	\$303,621 18	\$293,809 46
Liabilities.					
Capital stock paid in.....	\$35,000 00	\$35,000 00	\$35,000 00	\$35,000 00	\$35,000 00
Surplus fund.....	8,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current ex- penses, interest and taxes paid	1,756 57	925 09	3,234 42	92 86	864 11
Dividends unpaid.....					
Commercial deposits subject to check.....	63,585 99	52,731 73	49,544 60	76,365 01	64,214 77
Commercial certificates of deposit	21,763 12	25,041 77	24,395 56	17,473 95	22,008 44
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	160,191 82	156,212 37	159,284 71	164,689 36	161,722 14
Savings certificates of deposit.....					
Notes and bills rediscounted.....					
Bills payable.....	10,000 00	5,000 00			
Totals.....	\$300,297 50	\$284,910 96	\$281,459 29	\$303,621 18	\$293,809 46

STATE BANKING DEPARTMENT.

No. 314.

ALLEGAN STATE SAVINGS BANK, ALLEGAN.

Organized May 24, 1905.

J. W. CHADDOCK, *President*; H. A. DeLANO, *Vice President*; W. H. CHADDOCK, *Cashier*.

DIRECTORS.—J. W. Chaddock, H. A. DeLano, W. H. Chaddock, V. E. DeLano, F. A. Chaddock.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$144,530 94	\$131,186 24	\$126,202 17	\$127,084 74	\$125,145 14
Bonds, mortgages and securities..	63,485 35	63,885 35	57,485 35	57,460 35	60,755 35
Premiums paid on bonds.....					
Overdrafts.....	874 10	1,348 00	963 65	1,233 88	533 66
Banking house.....	6,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Furniture and fixtures.....	1,900 00	1,900 00	1,900 00	1,900 00	1,900 00
Other real estate.....	4,982 12	982 12	2,068 22	1,741 99	1,741 99
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	8,525 16	10,062 90	11,046 94	14,317 55	16,715 48
Exchanges for clearing house.....	64 02	89 05	54 23	111 85	225 96
U. S. and National bank currency	9,206 00	10,151 00	8,953 00	8,725 00	3,070 00
Gold coin.....	5,510 00	4,050 00	4,000 00	4,045 00	4,020 00
Silver coin.....	2,472 20	1,890 70	2,845 05	3,663 60	2,474 75
Nickels and cents.....	278 55	255 05	325 70	389 75	325 50
Checks, cash items and internal revenue account.....	404 87	565 88	455 47	724 46	1,313 07
Totals.....	\$248,233 31	\$236,366 29	\$226,299 78	\$231,398 17	\$228,220 90
Liabilities.					
Capital stock paid in.....	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00
Surplus fund.....	1,000 00	1,000 00	1,000 00	1,300 00	1,800 00
Undivided profits, less current ex- penses, interest and taxes paid	465 10	473 89	2,854 45	357 13	684 97
Dividends unpaid.....					
Commercial deposits subject to check.....	22,154 73	23,387 36	26,620 42	34,567 51	32,779 86
Commercial certificates of deposit.	20,150 00	20,150 00	20,150 00	20,150 00	20,150 00
Due to banks and bankers.....		349 14			
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	27,404 25	25,828 56	26,421 66	25,541 73	26,585 49
Savings certificates of deposit.....	147,069 23	135,177 34	119,253 25	119,481 80	116,720 58
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$248,233 31	\$236,366 29	\$226,299 78	\$231,398 17	\$228,220 90

STATE BANKS OF MICHIGAN.

11

No. 323.

THE FIRST STATE BANK OF ALLEGAN, ALLEGAN.

Organized May 15, 1905.

CHARLES R. WILKES, *President*; M. V. B. McALPINE, B. B. SUTPHIN, *Vice Presidents*;
H. D. PRITCHARD, *Cashier*; HERMAN VAUFELL, *Assistant Cashier*.

DIRECTORS.—Charles R. Wilkes, M. C. Sherwood, W. J. Oliver, M. V. B. McAlpine, F. H. Green, B. B. Sutphin, F. H. Williams, W. H. Bills, F. E. Stratton.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$213,471 80	\$199,960 30	\$201,134 30	\$187,330 10	\$191,617 85
Bonds, mortgages and securities..	81,711 57	87,608 25	107,386 04	120,285 54	125,976 54
Premiums paid on bonds.....					
Overdrafts.....	2,630 41	630 41	96 68	413 58	464 84
Banking house.....	6,057 79	6,057 79	6,057 79	6,075 99	6,091 24
Furniture and fixtures.....	3,585 39	3,718 06	3,738 07	3,998 07	3,998 07
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....	40 00	11 49	140 25		
United States bonds.....					
Due from banks in reserve cities.	16,930 42	15,306 36	24,181 42	26,391 81	27,074 94
Exchanges for clearing house.....					
U. S. and national bank currency	20,531 00	12,636 00	9,752 00	7,509 00	9,451 00
Gold coin.....	12,520 00	14,690 00	11,072 50	12,180 00	11,050 00
Silver coin.....	4,306 20	2,555 20	3,373 35	3,457 00	3,700 70
Nickels and cents.....	256 94	291 93	95 64	213 59	291 07
Checks, cash items and internal revenue account.....	3,400 94	852 62	2,391 80	2,321 94	2,893 55
Totals.....	\$365,402 46	\$344,318 41	\$369,419 84	\$370,156 62	\$382,609 80
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	1,500 00	1,750 00	1,750 00	1,750 00	1,750 00
Undivided profits, less current ex- penses, interest and taxes paid	1,420 59	745 82	2,873 86	690 92	1,349 41
Dividends unpaid.....	180 00	107 50	107 50	107 50	107 50
Commercial deposits subject to check.....	40,175 62	45,193 70	45,487 94	43,824 33	49,840 92
Commercial certificates of deposit.	169,493 81	149,956 83	120,437 09	83,619 88	54,595 02
Due to banks and bankers.....					
Certified checks.....	300 00				
Cashier's checks outstanding.....					
Savings deposits.....	92,332 44	96,564 56	100,988 72	111,051 43	107,813 27
Savings certificates of deposit.....			47,774 73	79,112 56	117,153 68
Notes and bills rediscounted.....	10,000 00				
Bills payable.....					
Totals.....	\$365,402 46	\$344,318 41	\$369,419 84	\$370,156 62	\$382,609 80

No. 232.

ALMA STATE SAVINGS BANK, ALMA.

Organized May 1, 1901.

WILLIAM A. BAHLKE, *President*; JAMES W. ROBINSON, *Vice President*; GEORGE W. MOORE, *Cashier*;
LUCIUS S. BAGLEY, *Assistant Cashier*.

DIRECTORS.—William A. Bahlke, Daniel L. Sharrar, George C. Parsons, George W. Moore, Jas. W. Robinson, Edgar A. Bagley, James E. Mitchell.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$85,065 24	\$79,066 24	\$80,854 41	\$93,430 41	\$100,978 87
Bonds, mortgages and securities..	66,238 27	61,213 27	65,741 27	73,761 57	76,321 25
Premiums paid on bonds.....					
Overdrafts.....	715 12	567 62	1,094 14	421 24	717 62
Banking house.....					
Furniture and fixtures.....	1,675 00	1,675 00	1,675 00	1,675 00	1,675 00
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....				97 95	
Items in transit.....				185 09	
United States bonds.....					
Due from banks in reserve cities..	4,616 04	19,586 74	35,486 36	21,557 37	17,094 54
Exchanges for clearing house.....					
U. S. and National bank currency	18,966 00	8,545 00	9,173 09	7,819 00	9,567 00
Gold coin.....	1,515 00	377 50	602 50	632 50	547 50
Silver coin.....	1,736 65	1,025 35	1,226 40	963 35	577 70
Nickels and cents.....	83 29	84 08	180 80	128 76	73 11
Checks, cash items and internal revenue account.....	331 09	960 52	307 95	27 12	72 27
Totals.....	\$180,941 70	\$173,121 32	\$196,341 93	\$200,719 27	\$207,624 86
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	17,500 00	18,000 00	18,000 00	18,500 00	18,500 00
Undivided profits, less current ex- penses, interest and taxes paid	2,003 82	926 12	1,583 66	383 38	606 19
Dividends unpaid.....				186 00	
Commercial deposits subject to check.....	38,465 88	37,578 72	30,512 94	34,779 60	38,088 39
Commercial certificates of deposit					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	17,781 92	18,730 93	21,178 25	22,369 49	24,305 06
Savings certificates of deposit.....	70,190 08	72,885 55	100,067 08	99,500 80	101,035 22
Notes and bills rediscounted.....					
Bills payable.....	15,000 00				
Totals.....	\$180,941 70	\$173,121 32	\$196,341 93	\$200,719 27	\$207,624 86

No. 233.

FIRST STATE BANK OF ALMA, ALMA.

Organised June 15, 1901.

AMMI W. WRIGHT, *President*; WILLIAM S. TURCK, *Vice President*; ELY BREWBAKER, *Cashier*.

DIRECTORS.—Ammi W. Wright, William S. Turck, Gerrit S. Ward, Lester A. Sharp, Ely Brewbaker.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$174,266 19	\$160,951 00	\$180,185 30	\$176,265 37	\$180,816 75
Bonds, mortgages and securities..	89,507 80	85,042 80	91,622 80	103,084 30	113,630 80
Premiums paid on bonds.....					
Overdrafts.....	325 27	2,178 52	26 66	427 37	3,596 99
Banking house.....	7,500 00	7,500 00	7,500 00	7,500 00	7,500 00
Furniture and fixtures.....	500 00	500 00	500 00	500 00	500 00
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....	19 70	81 52		3,061 68	3,371 92
United States bonds.....					
Due from banks in reserve cities..	39,445 16	70,340 39	80,943 16	60,543 96	30,085 77
Exchanges for clearing house.....					
U. S. and National bank currency	16,525 00	18,671 00	17,600 00	11,745 00	8,760 00
Gold coin.....	3,332 50	3,202 50	4,810 00	5,496 00	9,527 50
Silver coin.....	3,025 35	2,115 85	2,129 95	1,450 75	1,921 75
Nickels and cents.....	105 78	131 58	202 09	209 07	260 54
Checks, cash items and internal revenue account.....	1,074 94	443 15	1,743 64	224 74	1,432 45
Totals.....	\$335,927 69	\$360,158 31	\$387,263 60	\$370,607 19	\$361,404 37
Liabilities.					
Capital stock paid in.....	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	25,000 00	25,000 00
Undivided profits, less current ex- penses, interest and taxes paid	7,646 51	7,320 43	8,946 93	3,523 51	5,818 07
Dividends unpaid.....		6 00		96 00	
Commercial deposits subject to check.....	76,952 71	77,206 84	87,000 36	71,932 53	59,119 72
Commercial certificates of deposit.				3,341 57	40,037 57
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	12,076 38	19,289 87	24,252 92	24,445 47	23,492 39
Savings certificates of deposit.....	189,252 09	206,335 17	217,063 39	212,268 11	177,936 62
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$335,927 69	\$360,158 31	\$387,263 60	\$370,607 19	\$361,404 37

No. 169.

THE ALPENA COUNTY SAVINGS BANK, ALPENA.

Organized April 12, 1894.

P. CULLIGAN, *President*; FRANK C. HOLMES, *Vice President*; W. A. PRINCE, *Cashier*.

DIRECTORS.—P. Culligan, Frank C. Holmes, Michael O'Brien, S. A. Davison, D. D. Hanover, Robert Montrose, Wm. H. Davison, W. A. Prince, Herman Besser, Fred L. Richardson, Paul Hoeft, Donald McRae, Wm. H. Sanborn, Geo. B. Holmes, Wm. A. Comstock.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$913,916 92	\$916,453 00	\$980,163 04	\$902,456 81	\$1,010,928 42
Bonds, mortgages and securities..	298,215 47	296,086 63	371,933 36	371,140 57	527,297 45
Premiums paid on bonds.....					
Overdrafts.....	406 53	555 77	239 09	1,637 48	1,782 09
Banking house.....	34,707 24	34,707 24	34,707 24	34,707 24	34,707 24
Furniture and fixtures.....	3,000 00	3,000 00	3,000 00	3,000 00	3,000 00
Other real estate.....	10,792 11	10,792 11	10,964 32	10,964 32	10,964 32
Due from other banks and bank- (not reserve cities).....					
Items in transit.....	36,230 96	2,422 60	11,718 72	7,039 02	13,822 29
United States bonds.....					
Due from banks in reserve cities.	87,878 43	162,065 08	100,206 67	136,109 68	140,399 29
Exchanges for clearing house....	459 86	1,053 71	14,619 73	12,804 45	8,614 08
U. S. and national bank currency.	65,880 00	41,336 00	43,329 00	47,493 00	61,012 00
Gold coin.....	19,782 50	20,270 00	20,295 00	20,137 50	23,311 00
Silver coin.....	17,180 00	13,817 50	8,532 50	8,698 50	10,400 00
Nickels and cents.....	1,027 45	998 44	877 41	702 57	909 92
Checks, cash items and internal revenue account.....	200 65	286 66	158 00	255 74	269 87
Totals.....	\$1,484,680 12	\$1,503,844 74	\$1,800,744 06	\$1,557,146 88	\$1,847,418 57
Liabilities.					
Capital stock paid in.....	\$85,000 00	\$85,000 00	\$85,000 00	\$85,000 00	100,000 00
Surplus fund.....	90,000 00	95,000 00	95,000 00	100,000 00	119,200 00
Undivided profits, less current ex- penses, interest and taxes paid	12,526 64	8,550 69	8,817 03	2,859 84	9,712 52
Dividends unpaid.....		60 00		305 00	15 00
Commercial deposits subject to check.....	230,740 97	231,527 38	200,185 05	208,105 05	338,998 59
Commercial certificates of deposit.	51 68	256 13	30 88	26 68	61 19
Due to banks and bankers.....	15,903 06	18,555 50	26,086 49	26,541 76	50,292 08
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	951,374 90	948,498 51	961,410 18	984,560 96	1,057,434 41
Savings certificates of deposit.....	99,082 87	116,396 53	114,214 45	149,747 59	171,704 78
Notes and bills rediscounted.....					
Bills payable.....			50,000 00		
Totals.....	\$1,484,680 12	\$1,503,844 74	\$1,800,744 06	\$1,557,146 88	\$1,847,418 57

No. 352.

THE STATE SAVINGS BANK OF ALPENA.*

Organized December 19, 1906.

WILLIAM A. COMSTOCK, *President*; WILLIAM B. TABER, *Vice President*; W. A. BALLOU, *Cashier*.

DIRECTORS.—William A. Comstock, Frank W. Fletcher, Fred A. Kimball, William B. Taber, Charles R. Henry, W. B. Roberson, W. A. Ballou.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$214,032 08	\$192,823 32	\$215,464 07	\$302,583 75	.....
Bonds, mortgages and securities..	68,530 00	68,630 00	67,463 00	69,928 00	.....
Premiums paid on bonds.....					.....
Overdrafts.....	73 14	228 22	545 59	149 98	.....
Banking house.....					.....
Furniture and fixtures.....	3,583 16	4,000 00	4,000 00	4,000 00	.....
Other real estate.....					.....
Due from other banks and bank- ers (not reserve cities).....	890 06	3,421 52	2,878 96	1,938 93	.....
Items in transit.....	186 84	2,723 02	1,042 75	1,245 11	.....
United States bonds.....					.....
Due from banks in reserve cities..	10,328 15	12,502 32	16,272 94	13,019 06	.....
Exchanges for clearing house.....	1,178 91	2,921 13	1,109 62	867 26	.....
U. S. and National bank currency	8,342 00	7,608 00	9,735 00	10,876 00	.....
Gold coin.....	860 00	1,615 00	2,045 00	2,675 00	.....
Silver coin.....	2,420 00	1,864 00	3,465 00	2,477 00	.....
Nickels and cents.....	174 79	233 85	227 30	89 96	.....
Checks, cash items and internal revenue account.....	160 20	176 94	34 10	340 54	.....
Totals.....	\$310,759 33	\$298,747 32	\$324,283 33	\$310,190 59	.....
Liabilities.					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	.....
Surplus fund.....	25,000 00	25,000 00	25,000 00	25,000 00	.....
Undivided profits, less current ex- penses, interest and taxes paid	6,648 94	218 68	2,266 34	2,727 16	.....
Dividends unpaid.....					.....
Commercial deposits subject to check.....	68,044 52	49,768 80	81,022 58	62,629 06	.....
Commercial certificates of deposit	14,949 55	15,194 25	19,402 03	25,190 19	.....
Due to banks and bankers.....					.....
Certified checks.....					.....
Cashier's checks outstanding.....					.....
Savings deposits.....	81,116 32	93,196 09	84,892 38	94,644 18	.....
Savings certificates of deposit.....					.....
Notes and bills rediscounted.....	5,000 00	10,369 50	4,200 00		.....
Bills payable.....	10,000 00	5,000 00	7,500 00		.....
Totals.....	\$310,759 33	\$298,747 32	\$324,283 33	\$310,190 59	.....

* Consolidated with The Alpena County Savings Bank, Alpena.

No. 302.

THE FARMER'S STATE BANK OF ALTO, ALTO.

Organized October 18, 1904.

GEORGE E. BARTLETT, *President*; EDSON O'HARROW, *Vice President*; FRANK E. CAMPAU, *Cashier*;
C. M. CAMPAU, *Assistant Cashier*.

DIRECTORS.—George E. Bartlett, Edson O'Harrow, John Q. Watts, Volney C. Walton, Frank E.
Campau, Fred C. Tillyer, Charles Bancroft.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$46,249 11	\$48,933 25	\$56,156 73	\$62,889 05	\$67,832 09
Bonds, mortgages and securities..	37,095 93	42,262 93	45,362 93	43,462 93	44,472 93
Premiums paid on bonds.....			9 33	9 33	
Overdrafts.....		35	35	35	
Banking house.....	2,500 00	2,500 00	2,500 00	2,500 00	2,500 00
Furniture and fixtures.....	800 00	800 00	800 00	800 00	800 00
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....	1,988 70	2,297 73			900 00
United States bonds.....					
Due from banks in reserve cities..	15,746 34	16,904 92	13,644 66	15,612 53	15,027 99
Exchanges for clearing house.....					
U. S. and National bank currency	4,458 00	4,377 00	2,405 00	2,093 00	1,641 00
Gold coin.....	1,970 00	2,525 00	2,965 00	3,195 00	3,345 00
Silver coin.....	839 75	682 80	421 30	471 40	180 05
Nickels and cents.....	35 29	33 76	23 19	32 64	18 84
Checks, cash items and internal revenue account.....					
Totals.....	\$111,683 12	\$121,316 74	\$124,298 49	\$131,066 23	\$136,717 90
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	1,000 00	1,700 00	1,700 00	2,100 00	2,100 00
Undivided profits, less current ex- penses, interest and taxes paid	1,384 50	811 00	1,985 76	658 24	1,275 74
Dividends unpaid.....					
Commercial deposits subject to check.....	20,173 18	23,943 59	17,847 14	16,264 28	20,118 51
Commercial certificates of deposit.					
Due to banks and bankers.....					
Certified checks.....			37 50		
Cashier's checks outstanding.....					
Savings deposits.....	47,280 34	47,277 57	47,849 00	55,365 30	57,106 21
Savings certificates of deposit.....	21,845 10	27,583 98	34,879 09	36,643 41	36,117 44
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$111,683 12	\$121,316 74	\$124,298 49	\$131,066 23	\$136,717 90

No. 48.

ANN ARBOR SAVINGS BANK, ANN ARBOR.

Organized February 4, 1869.

Reorganized December 9, 1889.

CHAS. E. HISCOCK, *President*; WM. D. HARRIMAN, *Vice President*; M. J. FRITZ, *Cashier*;
CARL F. BRAUN, WILLIAM L. WALK, *Assistant Cashiers*.

DIRECTORS.—Charles E. Hiscock, David Rinsey, Wm. D. Harriman, Michael J. Fritz, Walter C. Mack.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$502,186 12	\$513,082 83	\$557,803 24	\$636,009 14	\$592,831 00
Bonds, mortgages and securities..	1,451,382 45	1,419,818 18	1,465,250 05	1,468,726 35	1,503,149 89
Premiums paid on bonds.....	2,275 40	1,362 90	1,362 90	1,362 90	250 00
Overdrafts.....	1,198 85	1,383 90	4,396 05	706 57	4,277 71
Banking house.....	30,000 00	30,000 00	30,000 00	30,000 00	30,000 00
Furniture and fixtures.....	6,417 32	6,417 32	6,417 32	6,417 32	6,417 32
Other real estate.....	19,520 97	21,316 93	16,320 97	21,320 97	21,320 97
Due from other banks and bank- ers (not reserve cities).....	5,115 00	5,080 50			
Items in transit.....				18,763 66	
United States bonds.....	12,000 00	12,000 00	12,000 00	12,000 00	12,000 00
Due from banks in reserve cities.	73,664 22	92,827 14	121,521 53	169,506 88	214,036 41
Exchanges for clearing house....	8,859 04	1,274 28	1,907 32	4,575 94	3,573 80
U. S. and national bank currency.	159,400 00	143,761 00	120,550 00	128,922 00	108,092 00
Gold coin.....	75,072 50	79,405 00	69,800 00	71,645 00	75,420 00
Silver coin.....	12,000 00	17,000 00	21,500 00	15,000 00	12,000 00
Nickels and cents.....	1,970 94	1,698 56	1,107 43	1,808 84	1,165 18
Checks, cash items and internal revenue account.....	419 96	2,483 41	119 78	55 26	168 55
Total.....	\$2,361,482 77	\$2,348,916 95	\$2,459,556 69	\$2,586,910 83	\$2,584,703 52
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	200,000 00	250,000 00	250,000 00	250,000 00	250,000 00
Undivided profits, less current ex- penses, interest and taxes paid	47,082 93	7,145 12	9,726 36	12,887 44	17,527 88
Dividends unpaid.....	257 00	473 00	432 00	732 00	222 00
Commercial deposits subject to check.....	288,367 96	264,675 30	294,091 42	304,647 75	306,889 92
Commercial certificates of deposit.					
Due to banks and bankers.....	17,716 46	30,416 10	41,177 73	49,502 06	34,807 80
Certified checks.....	500 00	500 00	4,108 44	1,287 50	1,870 00
Cashier's checks outstanding....	133 55	179 04	17 00	77 70	
Savings deposits.....	1,635,558 56	1,632,781 00	1,679,082 72	1,666,088 83	1,666,548 27
Savings certificates of deposit....	121,866 31	112,747 79	130,921 02	131,687 55	136,837 65
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$2,361,482 77	\$2,348,916 95	\$2,459,556 69	\$2,586,910 83	\$2,584,703 52

No. 26.

FARMERS' AND MECHANICS' BANK, ANN ARBOR.

Organized October 13, 1882.

R. KEMPF, *President*; W. C. STEVENS, *Vice President*; H. A. WILLIAMS, *Cashier*.

DIRECTORS.—R. Kempf, Wm. C. Stevens, Wm. F. Breakley, D. F. Schairer, J. E. Beal, G. F. Allmendinger, O. M. Martin, H. G. Prettyman, F. H. Belser.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$410,141 22	\$390,847 39	\$362,215 63	\$353,115 09	\$359,706 97
Bonds, mortgages and securities..	404,976 10	402,817 45	393,431 26	395,468 51	389,008 96
Premiums paid on bonds.....	100 00				
Overdrafts.....	1,827 55	1,058 36	2,363 51	1,366 81	2,565 87
Banking house.....	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
Furniture and fixtures.....	4,500 00	4,500 00	4,500 00	4,500 00	4,500 00
Other real estate.....	6,000 00	6,000 00	6,000 00	6,000 00	5,000 00
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....	9,808 77	14,433 24	7,893 98	6,604 70	7,509 67
United States bonds.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Due from banks in reserve cities..	84,310 24	79,522 50	56,340 47	65,591 79	68,818 02
Exchanges for clearing house.....	3,099 67	1,695 26	3,927 69	4,168 16	1,629 23
U. S. and National bank currency	20,342 00	24,264 00	25,445 00	28,624 00	28,525 00
Gold coin.....	16,407 50	19,082 30	25,317 50	23,872 50	16,425 00
Silver coin.....	4,191 25	6,030 45	5,962 65	6,151 27	3,891 15
Nickels and cents.....	639 55	767 56	689 14	585 69	265 07
Checks, cash items and internal revenue account.....	1,216 05	409 18	498 06	307 29	785 11
Totals.....	\$1,002,560 90	\$986,427 69	\$929,584 91	\$931,355 81	\$923,630 05
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits, less current ex- penses, interest and taxes paid	30,677 86	34,149 45	36,503 42	36,243 23	38,483 07
Dividends unpaid.....		15 00		205 00	
Commercial deposits subject to check.....	199,974 35	219,631 65	162,948 27	169,776 73	148,030 53
Commercial certificates of deposit	112,614 86	103,684 00	99,954 05	99,308 73	118,285 14
Due to banks and bankers.....	20,966 49	22,563 89	22,876 48	19,448 31	18,188 91
Certified checks.....	21 20	174 05	38 70	73 53	3,133 86
Cashier's checks outstanding.....	1,405 38	121 94	714 91	480 21	804 82
Savings deposits.....	535,900 76	506,067 71	506,549 06	505,820 07	496,728 72
Savings certificates of deposit.....					
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$1,002,560 90	\$986,427 69	\$929,584 91	\$931,355 81	\$923,630 05

No. 333.

THE GERMAN-AMERICAN SAVINGS BANK, ANN ARBOR.

Organized June 28, 1905.

CLEMENT W. GILL, *President*; GEO. J. MANN, PAUL SNAUBLE, *Vice Presidents*;
EDWARD L. SEYLER, *Cashier*.DIRECTORS.—Clement W. Gill, Geo. J. Mann, Paul Snauble, John M. Feiner, George Walker, John
Lindenschmitt, Fred Jedele, Chas. W. Wagner, Edward L. Seyler.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$108,601 95	\$135,254 38	\$135,601 59	\$126,029 51	\$112,200 76
Bonds, mortgages and securities..	85,162 90	88,699 49	103,266 15	114,434 15	133,350 68
Premiums paid on bonds.....					
Overdrafts.....	635 18	580 72	341 93	909 09	796 17
Banking house.....	5,000 00	5,000 00	5,000 00	5,000 00	5,000 00
Furniture and fixtures.....	7,138 25	7,288 25	7,288 25	7,288 25	7,288 25
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....	363 95	212 55	149 51	10 41	8 10
United States bonds.....					
Due from banks in reserve cities..	11,878 09	45,876 71	47,517 03	48,973 05	22,504 74
Exchanges for clearing house.....	3,823 36	1,840 30	1,236 67	2,240 63	979 81
U. S. and National bank currency	9,922 00	8,247 00	10,119 00	13,454 00	14,135 00
Gold coin.....	2,317 37	1,924 87	814 87	1,422 37	1,255 99
Silver coin.....	985 50	1,059 00	1,300 00	1,240 50	1,029 00
Nickels and cents.....	109 73	78 39	54 99	73 66	81 13
Checks, cash items and internal revenue account.....					
Totals.....	\$235,938 28	\$296,061 66	\$312,779 99	\$321,135 62	\$298,790 63
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....					
Undivided profits, less current ex- penses, interest and taxes paid	452 76	1,316 81	1,884 64	1,812 06	1,805 74
Dividends unpaid.....					
Commercial deposits subject to check.....	59,364 51	110,186 68	110,278 74	103,015 76	85,274 17
Commercial certificates of deposit.	8,415 60	8,063 66	10,036 00	10,532 00	9,883 00
Due to banks and bankers.....					
Certified checks.....	100 00	2,000 00			
Cashier's checks outstanding.....					
Savings deposits.....	117,605 41	124,494 51	140,580 61	155,775 80	152,327 72
Savings certificates of deposit.....					
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$235,938 28	\$296,061 66	\$312,779 99	\$321,135 62	\$298,790 63

No. 144.

STATE SAVINGS BANK OF ANN ARBOR, ANN ARBOR.

Organized November 18, 1892.

WM. J. BOOTH, *President*; WM. ARNOLD, *Vice President*; C. JOHN WALK, JR., *Cashier*.

DIRECTORS.—William J. Booth, John Haarer, John V. Sheehan, Wm. Arnold, James H. Wade, John Koch, Christian Martin, Henry S. Carhart, Victor C. Vaughan, Eugene F. Mills, Dan. F. Zimmerman, Henry W. Douglass, A. R. Peterson.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$426,335 85	\$374,706 16	\$347,330 29	\$356,220 43	\$370,010 00
Bonds, mortgages and securities..	462,827 37	469,562 37	492,724 37	499,099 37	497,615 16
Premiums paid on bonds.....					
Overdrafts.....	367 67	46 22	168 00	18,654 85	566 82
Banking house.....	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
Furniture and fixtures.....	7,000 00	7,000 00	7,000 00	7,000 00	7,000 00
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....	3,305 80	40 00	358 81	92 25	180 00
United States bonds.....					
Due from banks in reserve cities.	94,430 38	97,893 64	124,212 63	112,735 52	82,831 63
Exchanges for clearing house.....	5,645 88	1,600 76	1,549 66	1,270 64	1,857 21
U. S. and national bank currency.	31,519 00	36,924 00	38,378 00	39,211 00	32,811 00
Gold coin.....	17,822 50	20,075 00	19,814 50	20,875 00	20,872 20
Silver coin.....	3,080 20	1,727 95	3,272 00	4,045 75	2,938 50
Nickels and cents.....	344 24	340 58	118 17	44 32	117 64
Checks, cash items and internal revenue account.....	206 91	106 15	280 51	29 12	499 49
Totals.....	\$1,077,885 40	\$1,034,962 83	\$1,080,206 94	\$1,084,278 25	\$1,042,269 65
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	35,000 00	40,000 00	40,000 00	40,000 00	40,000 00
Undivided profits, less current ex- penses, interest and taxes paid	21,825 63	18,689 51	21,823 57	20,255 78	22,853 54
Dividends unpaid.....		66 67		118 67	60 00
Commercial deposits subject to check.....	220,638 11	190,194 27	204,902 85	212,323 03	188,535 91
Commercial certificates of deposit.					
Due to banks and bankers.....	9,904 97	7,387 89	8,211 41	8,970 50	6,369 44
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	637,963 62	636,417 36	643,079 61	659,985 81	643,352 89
Savings certificates of deposit.....	103,033 07	92,207 13	92,189 50	92,624 46	91,306 87
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$1,077,885 40	\$1,034,962 83	\$1,080,206 94	\$1,084,278 25	\$1,042,269 65

No. 228.

ARMADA SAVINGS BANK, ARMADA.

Organized February 13, 1901.

BERT C. PRESTON, *President*; GEORGE H. HEBBLEWHITE, *Vice President*; J. E. MACAULAY, *Cashier*;
CHARLES F. LATHROP, *Assistant Cashier*.

DIRECTORS.—Bert C. Preston, George H. Hebblewhite, John L. Preston, Frank E. Lathrop, James
H. McDonald.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$108,726 34	\$106,973 14	\$113,339 01	\$113,984 66	\$116,310 23
Bonds, mortgages and securities...	106,125 00	103,925 00	106,394 04	108,244 04	107,144 04
Premiums paid on bonds.....					
Overdrafts.....		387 00	700 71	357 32	25 48
Banking house.....	3,700 00	3,700 00	3,700 00	3,700 00	3,700 00
Furniture and fixtures.....	2,000 00	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	2,539 96	960 00	1,060 15	785 00	3,164 08
United States bonds.....					
Due from banks in reserve cities...	27,381 67	23,503 90	28,247 76	34,645 88	29,130 62
Exchanges for clearing house.....					
U. S. and National Bank currency	9,841 00	12,011 00	4,664 00	7,190 00	10,323 00
Gold coin.....	1,965 00	1,565 00	1,940 00	1,575 00	1,965 00
Silver coin.....	1,119 10	1,339 00	1,032 65	1,167 60	439 35
Nickels and cents.....	107 86	158 06	116 06	218 64	76 79
Checks, cash items and internal revenue account.....					
Totals	\$263,525 93	\$258,512 19	\$263,244 38	\$273,868 14	\$274,278 59
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	2,500 00	3,000 00	3,000 00	5,000 00	5,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	5,425 00	3,631 30	7,411 95	1,600 74	2,557 25
Dividends unpaid.....				104 00	
Commercial deposits subject to check.....	23,737 97	22,909 63	22,133 22	25,794 32	24,316 53
Commercial certificates of deposit					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding					
Savings deposits.....	172,821 96	180,806 37	180,865 48	185,666 48	185,342 14
Savings certificates of deposit.....	34,041 00	23,164 89	24,833 73	30,702 60	32,062 67
Notes and bills rediscounted					
Bills payable.....					
Totals	\$263,525 93	\$258,512 19	\$263,244 38	\$273,868 14	\$274,278 59

No. 213.

*ATHENS STATE AND SAVINGS BANK, ATHENS.

Organized April 15, 1899.

ISAAC E. WELLS, *President*; W. M. ALBERTSON, CHAS. A. STANDIFORD, *Vice Presidents*;
H. G. LEWIS, *Cashier*.

DIRECTORS.—Isaac E. Wells, S. W. Holmes, J. F. Culp, W. M. Albertson, Chas. A. Standiford, A. H. Harrison, R. H. Lewis.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$82,532 46	\$72,964 11	\$77,000 53	\$67,403 42	.....
Bonds, mortgages and securities...	35,497 44	34,497 44	34,805 44	38,705 44	.....
Premiums paid on bonds.....	.....	.....	.....	.....	.....
Overdrafts.....	1,572 03	1,067 15	1,068 72	927 32	.....
Banking house.....	3,000 00	3,000 00	3,000 00	3,000 00	.....
Furniture and fixtures.....	1,975 00	1,975 00	1,975 00	1,975 00	.....
Current expenses and interest paid.....	.....	56 80	.....	.....	.....
Other real estate.....	.....	.....	.....	.....	.....
Due from other banks and bankers (not reserve cities).....	178 05	20 62	.....	2,022 02	.....
Items in transit.....	.....	.....	200 20	17 63	.....
United States bonds.....	.....	.....	.....	.....	.....
Due from banks in reserve cities	5,527 34	7,802 10	5,288 93	9,044 88	.....
Exchanges for clearing house....	1,914 18	720 57	.....	.....	.....
U. S. and National bank currency	4,836 00	3,513 00	1,365 00	4,002 00	.....
Gold coin.....	3,865 00	1,615 00	4,565 00	3,960 00	.....
Silver coin.....	450 50	443 85	100 40	496 80	.....
Nickels and cents.....	74 00	74 57	34 33	53 89	.....
Checks, cash items and internal revenue account.....	165 25	218 23	101 61	2,096 25	.....
Totals.....	\$141,582 25	\$127,958 44	\$129,633 16	\$134,296 65	.....
Liabilities.	.....	.....	.....	.....	.....
Capital stock paid in.....	\$15,000 00	\$15,000 00	\$15,000 00	\$15,000 00	.....
Surplus fund.....	5,000 00	5,000 00	5,000 00	5,000 00	.....
Undivided profits, less current ex- penses, interest and taxes paid	386 28	.....	460 61	2,308 06	.....
Dividends unpaid.....	.....	.....	.....	.....	.....
Commercial deposits subject to check.....	26,157 91	27,761 94	30,012 96	31,092 66	.....
Commercial certificates of deposit	70,735 12	58,740 05	57,281 62	63,675 28	.....
Due to banks and bankers.....	.....	.....	.....	.....	.....
Certified checks.....	.....	.....	.....	.....	.....
Cashier's checks outstanding.....	.....	.....	200 00	.....	.....
Savings deposits.....	24,302 94	21,447 45	21,677 98	17,217 65	.....
Savings certificates of deposit....	.....	.....	.....	.....	.....
Notes and bills rediscounted....	.....	.....	.....	.....	.....
Bills payable.....	.....	.....	.....	.....	.....
Totals.....	\$141,582 25	\$127,958 44	\$129,633 16	\$134,296 65	.....

*Closed by Department August 27, 1908.

No. 236.

STATE BANK OF FRANK W. HUBBARD & CO., BAD AXE.

Organised July 10, 1901.

FRANK W. HUBBARD, *President*; JOHN RYAN, *Vice President and Cashier*;
J. L. BURGESS, *Assistant Cashier*; JOE. N. RANKIN, *Auditor*.

DIRECTORS.—Frank W. Hubbard, Elizabeth L. Hubbard, John Ryan, Margaret Ryan, H. H. Simpson.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$220,436 00	\$219,377 71	\$238,742 17	\$226,475 58	\$228,280 11
Bonds, mortgages and securities...	72,148 47	62,556 58	50,145 37	51,798 07	53,333 07
Premiums paid on bonds.....					
Overdrafts.....	2,847 72	2,782 89	1,557 72	2,377 67	1,889 87
Banking house.....	11,000 00	11,000 00	11,000 00	11,000 00	11,000 00
Furniture and fixtures.....	1,022 02	1,022 02	1,022 02	1,022 02	1,022 02
Other real estate.....	11,453 47	11,453 47	13,401 48	13,401 48	13,401 48
Due from other banks and bankers (not reserve cities).....	2,500 65	2,224 17	4,732 83	207 71	2,276 28
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities	31,082 18	40,160 65	28,190 01	20,877 90	28,520 11
Exchanges for clearing house.....	338 53	2,189 85	1,775 79	4,670 43	3,511 77
U. S. and National bank currency	18,805 00	6,964 00	5,356 00	4,499 00	7,935 00
Gold coin.....	4,710 00	6,760 00	7,475 00	7,950 00	5,230 00
Silver coin.....	782 00	2,061 64	2,043 80	1,443 10	231 30
Nickels and cents.....	98 10	263 56	224 28	249 19	200 35
Checks, cash items and internal revenue account.....	2,582 02	999 24	1,554 43	2,828 02	1,774 63
Totals	\$379,876 76	\$369,795 78	\$367,220 88	\$358,800 17	\$368,605 99
Liabilities.					
Capital stock paid in.....	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current ex- penses, interest and taxes paid	14,435 94	16,605 21	18,190 72	19,068 13	19,107 09
Dividends unpaid.....					
Commercial deposits subject to check.....	126,946 60	126,395 89	140,098 84	131,329 78	128,944 89
Commercial certificates of deposit					3 75
Due to banks and bankers.....	2,650 54	3,145 04	1,568 60	855 31	
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....					
Savings certificates of deposit....	185,843 59	173,649 64	167,362 72	167,546 95	180,550 26
Notes and bills rediscounted.....					
Bills payable.....					
Totals	\$379,876 76	\$369,795 78	\$367,220 88	\$358,800 17	\$368,605 99

No. 237.

STATE SAVINGS BANK OF BAD AXE, BAD AXE.

Organized June 22, 1901.

A. E. SLEEPER, *President*; A. L. WRIGHT, *Vice President*; JAMES BALDWIN, *Cashier*;
JAPHETH HIND, *Assistant Cashier*.

DIRECTORS.—A. E. Sleeper, A. L. Wright, James Baldwin, Clara Baldwin, C. D. Thompson.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$137,445 66	\$130,531 45	\$130,387 89	\$144,712 75	\$147,455 49
Bonds, mortgages and securities...	78,277 71	70,877 21	59,296 62	60,682 09	60,100 16
Premiums paid on bonds.....					
Overdrafts.....	3 49	113 22	71 36	38 80	106 06
Banking house.....	6,900 00	6,900 00	6,900 00	6,900 00	6,900 00
Furniture and fixtures.....	1,100 00	1,100 00	1,100 00	1,100 00	1,100 00
Other real estate.....	3,263 62	6,874 30	6,859 64	7,554 62	6,840 15
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	1,418 50	544 51		30 50	1,350 50
United States bonds.....					
Due from banks in reserve cities...	26,580 92	22,544 31	23,988 74	15,548 59	17,142 33
Exchanges for clearing house.....	743 27	506 23	966 60	189 39	1,569 91
U. S. and National Bank currency	13,729 00	13,027 00	12,300 00	11,994 00	7,968 00
Gold coin.....	1,750 00	1,875 00	1,955 00	2,585 00	4,390 00
Silver coin.....	257 75	438 06	417 06	582 35	1,341 85
Nickels and cents.....	32 52	98 71	199 93	237 06	279 35
Checks, cash items and internal revenue account.....	71 65	106 51	60 66	220 85	202 98
Totals.....	\$271,574 09	\$255,536 50	\$253,523 49	\$252,376 00	\$256,745 78
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	5,000 00	5,000 00	5,000 00	5,000 00	5,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	5,105 29	3,631 18	5,497 45	5,876 97	6,937 78
Dividends unpaid.....					
Commercial deposits subject to check.....	72,424 34	52,437 05	63,348 68	57,884 19	58,426 50
Commercial certificates of deposit	164,044 46	169,468 27	154,677 36	158,614 84	158,259 00
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....					
Savings certificates of deposit.....					
Notes and bills rediscounted.....					3,122 50
Bills payable.....					
Totals.....	\$271,574 09	\$255,536 50	\$253,523 49	\$252,376 00	\$256,745 78

No. 337.

THE STATE-EXCHANGE BANK, BANCROFT.

Organized April 24, 1906.

T. M. EULER, *President*; AARON HERRICK, *Vice President*; E. P. SHERMAN, *Cashier*;
RALPH NIXON, *Assistant Cashier*.DIRECTORS.—T. M. Euler, W. H. Payne, Aaron Herrick, M. A. Davis, J. E. Symes, C. L. Parsons,
E. E. Harris.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$58,002 96	\$91,283 00	\$77,660 29	\$96,002 02	\$74,536 99
Bonds, mortgages and securities...	42,890 97	43,960 97	37,653 00	38,128 00	35,731 00
Expenses, interest, taxes paid.....				194 58	436 59
Premiums paid on bonds.....					
Overdrafts.....	246 90	1,509 48	730 82	772 86	666 18
Banking house.....	7,500 00	7,500 00	7,500 00	7,500 00	7,500 00
Furniture and fixtures.....	3,649 14	3,649 14	3,762 14	3,787 14	3,797 14
Other real estate.....					
Due from other banks and bankers (not reserve cities).....	1,044 28		3,606 79	3,811 07	4,732 10
Items in transit.....	2,366 67	2,002 21	5,253 17		
United States bonds.....					
Due from banks in reserve cities	24,013 09	8,703 23	19,291 99	7,385 61	22,619 70
Exchanges for clearing house.....					
U. S. and National bank currency	6,402 00	8,428 00	4,757 00	9,110 00	6,190 00
Gold coin.....	3,407 50	4,187 50	3,897 50	4,167 50	4,667 50
Silver coin.....	765 70	1,068 80	1,029 25	449 20	773 30
Nickels and cents.....	12 72	33 18	104 59	96 23	101 89
Checks, cash items and internal revenue account.....	213 74	118 26	469 89	316 65	278 94
Totals.....	\$150,515 67	\$172,433 77	\$165,716 43	\$171,720 86	\$162,031 33
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	500 00	750 00	750 00	1,000 00	1,000 00
Undivided profits, less current ex- penses, interest and taxes paid	1,098 25	379 73	425 86		
Dividends unpaid.....					
Commercial deposits subject to check.....	13,454 52	23,422 43	16,623 50	18,605 82	10,082 00
Commercial certificates of deposit					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding....					
Savings deposits.....	3,527 32	4,066 52	3,931 88	3,714 98	6,272 41
Savings certificates of deposit....	111,935 58	123,795 09	123,985 19	128,400 06	124,676 92
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$150,515 67	\$172,433 77	\$165,716 43	\$171,720 86	\$162,031 33

No. 62.

WEST MICHIGAN SAVINGS BANK, BANGOR.

Organized April 8, 1880.

J. E. SEBRING, *President and Cashier*; ALVIN CHAPMAN, *Vice President*.

DIRECTORS.—Alvin Chapman, Wm. Broadwell, Anson Goss, J. E. Sebring, Emma McNitt, William Charles, Wm. Chapman, Olla De Haven, Rebecca Fausnaugh.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$95,116 31	\$92,728 71	\$84,806 00	\$87,261 03	\$100,326 36
Bonds, mortgages and securities...	128,414 86	127,908 19	122,013 56	125,582 89	120,937 06
Premiums paid on bonds.....	276 88	276 88	276 88	276 88	276 88
Overdrafts.....	981 44	1,635 35	1,190 42	1,337 94	483 37
Banking house.....	2,000 00	2,000 00	4,500 00	9,500 00	14,761 27
Furniture and fixtures.....	575 00	575 00	575 00	575 00	575 00
Other real estate.....	2,818 65	2,818 65	2,818 65	2,818 65	3,564 36
Due from other banks and bankers (not reserve cities).....			5,000 00	5,000 00	5,000 00
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities...	61,476 85	64,373 64	58,866 58	49,678 52	62,409 86
Exchanges for clearing house.....	5,587 38	1,637 20	1,450 00	1,973 22	856 63
U. S. and National Bank currency	7,027 00	17,144 00	16,364 00	25,070 00	10,604 00
Gold coin.....	2,312 00	2,712 00	2,712 00	2,112 00	2,112 00
Silver coin.....	1,326 70	2,700 00	2,175 00	2,550 00	1,960 00
Nickels and cents.....	498 33	341 17	290 66	303 53	373 60
Checks, cash items and internal revenue account.....					
Totals	\$308,411 40	\$316,850 79	\$303,129 44	\$313,039 66	\$324,230 39
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	13,000 00	13,500 00	13,500 00	14,000 00	14,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	1,886 63	1,003 51	2,272 77	644 29	896 75
Dividends unpaid.....					
Commercial deposits subject to check.....	66,609 45	82,228 50	66,288 93	68,450 14	69,546 83
Commercial certificates of deposit	190 00	190 00	190 00	190 00	190 00
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding....					
Savings deposits.....	35,258 50	33,381 02	34,159 83	36,603 48	39,975 07
Savings certificates of deposit....	166,376 82	161,547 76	161,717 91	168,151 75	174,631 74
Notes and bills rediscounted....					
Bills payable.....					
Totals	\$308,411 40	\$316,850 79	\$303,129 44	\$313,039 66	\$324,230 39

No. 394.

THE BARRYTON STATE SAVINGS BANK, BARRYTON.

Organized March 9, 1908.

W. J. SHANKS, *President*; HENRY WALRATH, *Vice President*; O. S. WOOD, *Cashier*;
ADELBERT MYERS, *Assistant Cashier*.

DIRECTORS.—W. J. Shanks, Henry Walrath, O. S. Wood, W. T. Lofin, Lee A. Lewis.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....			\$30,590 11	\$41,943 23	\$40,116 58
Bonds, mortgages and securities...				400 00	400 00
Premiums paid on bonds.....					
Overdrafts.....			13 06	6 92	
Expenses, interest and taxes paid.				196 24	
Banking house.....					
Furniture and fixtures.....			700 00	700 00	700 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....			10,501 89	2,917 87	3,411 31
Items in transit.....			148 90		874 05
United States bonds.....					
Due from banks in reserve cities			459 52	8,255 48	3,896 39
Exchanges for clearing house....					
U. S. and National bank currency			2,816 00	2,061 00	1,293 00
Gold coin.....			910 00	975 00	990 00
Silver coin.....			299 55	175 80	395 20
Nickels and cents.....			99 78	93 77	75 15
Checks, cash items and internal revenue account.....			410 52	97 35	120 44
Totals.....			\$46,931 32	\$57,821 65	\$52,272 12
Liabilities.					
Capital stock paid in.....			\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....					
Undivided profits, less current ex- penses, interest and taxes paid..					140 08
Dividends unpaid.....					
Commercial deposits subject to check.....			18,792 15	27,573 24	21,774 52
Commercial certificates of deposit			8,229 17	10,248 41	10,357 52
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....					
Savings certificates of deposit....					
Notes and bills rediscounted....					
Bills payable.....					
Totals.....			\$46,931 32	\$57,821 65	\$52,272 12

STATE BANKING DEPARTMENT.

No. 93.

CITY BANK, BATTLE CREEK.

Organized June 14, 1871.

Corporate existence extended June 4, 1901.

W. H. ELDRED, *President*; CHAS. C. GREEN, F. A. ALLWARDT, *Vice Presidents*; E. R. MORTON, *Cashier*;
N. Y. GREEN, *Assistant Cashier*.

DIRECTORS.—W. H. Eldred, L. A. Dudley, M. Maas, Chas. C. Green, F. J. Kellogg, Geo. W. Mechem,
H. F. Bechman, E. R. Morton, N. E. Hubbard, F. A. Allwardt, S. B. Cole.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$844,915 76	\$712,012 03	\$709,369 74	\$720,702 11	\$722,908 86
Bonds, mortgages and securities...	498,127 91	498,105 88	565,998 51	568,201 86	540,933 23
Expenses, interest and taxes paid.	18,627 61				
Premiums paid on bonds.....					
Overdrafts.....	7,658 60	4,179 09	1,543 37	3,395 28	3,117 20
Banking house.....					
Furniture and fixtures.....	17,577 50	17,577 50	17,577 50	17,577 50	17,577 50
Other real estate.....	3,142 74	3,142 74	7,142 74	7,142 74	13,302 22
Due from other banks and bankers (not reserve cities).....		227 39	1,343 46	20 20	
Items in transit.....	4,900 91	4,463 49	3,170 40	2,626 60	83 64
United States bonds.....					
Due from banks in reserve cities	54,319 72	133,835 31	75,913 71	110,833 94	113,178 67
Exchanges for clearing house.....	3,305 66	201 91	19,904 37	3,257 01	2,071 83
U. S. and National bank currency	45,126 00	46,854 00	46,003 00	68,034 00	59,127 00
Gold coin.....	32,610 00	39,842 50	41,597 50	36,535 00	26,875 00
Silver coin.....	18,173 80	25,045 00	22,168 70	20,278 50	9,871 25
Nickels and cents.....	618 33	859 32	841 45	508 24	497 57
Checks, cash items and internal revenue account.....	1,570 57	851 63	2,332 43	585 62	1,811 13
Totals.....	\$1,550,675 11	\$1,487,197 79	\$1,514,906 93	\$1,559,098 10	\$1,520,445 10
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	30,000 00	30,000 00	25,000 00	25,000 00	25,000 00
Undivided profits, less current ex- penses, interest and taxes paid	16,705 77	8,043 60	3,852 92	9,596 36	9,772 29
Dividends unpaid.....					
Commercial deposits subject to check.....	197,938 38	242,866 21	193,581 17	204,009 05	181,997 29
Commercial certificates of deposit	34,500 32	25,686 86	37,656 83	34,841 68	36,458 94
Due to banks and bankers.....	514 63	155 41	75 90	1,414 07	7,000 34
Certified checks.....			100 00	383 64	100 00
Cashier's checks outstanding.....					
Savings deposits.....	1,196,016 01	1,130,440 71	1,154,640 11	1,184,453 30	1,160,116 24
Savings certificates of deposit.....					
Notes and bills rediscounted.....	25,000 00				
Bills payable.....					
Totals.....	\$1,550,675 11	\$1,487,197 79	\$1,514,906 93	\$1,559,098 10	\$1,520,445 10

No. 178.

MERCHANTS SAVINGS BANK, BATTLE CREEK.

Organized March 28, 1895.

A. M. MINTY, *President*; SCOTT FIELD, *Vice President*; H. A. ROWLES, *Cashier*.

DIRECTORS.—A. M. Minty, Frank Turner, I. Amberg, R. F. Hoffmaster, F. H. Boos, Scott Field.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$425,244 73	\$421,028 68	\$424,690 99	\$399,845 54	\$361,336 22
Bonds, mortgages and securities...	414,078 64	404,052 05	400,957 53	433,131 63	466,048 61
Premiums paid on bonds.....					
Overdrafts.....	590 42	313 00	873 05	271 00	215 53
Banking house.....	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
Furniture and fixtures.....	2,000 00	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate.....	18,831 07	15,383 79	15,383 79	15,383 79	15,383 89
Due from other banks and bankers (not reserve cities).....		600 00			96 83
Items in transit.....	316 89			593 79	
United States bonds.....					
Due from banks in reserve cities...	47,747 61	100,332 36	80,274 56	105,853 92	139,193 81
Exchanges for clearing house.....	3,200 00	500 00	463 50	1,635 39	1,276 17
U. S. and National Bank currency	54,939 00	29,973 00	26,799 00	22,404 00	28,443 00
Gold coin.....	24,685 00	18,950 00	21,832 50	19,530 00	19,585 00
Silver coin.....	10,524 00	7,210 50	5,546 45	4,707 50	2,862 95
Nickels and cents.....	395 76	531 86	503 61	332 07	198 01
Checks, cash items and internal revenue account.....	580 02	21 49			
Totals.....	\$1,028,133 14	\$1,025,896 73	\$1,004,324 98	\$1,030,688 63	\$1,061,640 02
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	16,638 22	11,146 78	17,224 38	11,937 85	18,684 23
Dividends unpaid.....				280 00	50 00
Commercial deposits subject to check.....	100,067 57	111,212 49	101,066 25	94,901 26	108,956 30
Commercial certificates of deposit	45,895 83	55,816 43	54,285 32	59,913 12	68,438 23
Due to banks and bankers.....	69 98				
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	795,461 54	777,721 03	761,729 03	793,656 40	795,511 26
Savings certificates of deposit.....					
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$1,028,133 14	\$1,025,896 73	\$1,004,324 98	\$1,030,688 63	\$1,061,640 02

STATE BANKING DEPARTMENT.

No. 63.

BAY CITY BANK, BAY CITY.

Organized September 4, 1871.

Corporate existence extended September 4, 1901.

GEO. H. YOUNG, *President*; JUSTIN WENTWORTH, *Vice President*; H. C. MOULTHROP, *Cashier*.

DIRECTORS.—George H. Young, Justin Wentworth, Alvin Peter, Fremont B. Chesbrough, George K. Wentworth, Frank E. Tyler, Wm. A. Young, Walter D. Young.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$984,723 92	\$927,955 59	\$950,638 31	\$888,163 08	\$928,351 58
Bonds, mortgages and securities...	723,366 24	706,262 49	726,197 49	756,465 49	780,066 89
Premiums paid on bonds.....	11,457 82	10,000 00	9,000 00	9,000 00	9,000 00
Overdrafts.....	1,753 88	4,262 43	2,620 20	6,311 72	3,967 09
Banking house.....					
Furniture and fixtures.....	7,000 00	7,000 00	7,000 00	7,000 00	7,000 00
Other real estate.....	13,287 50	10,000 00	9,000 00	12,420 00	12,420 00
Due from other banks and bankers (not reserve cities).....	6,608 72	2,128 05	2,469 42	2,891 27	3,143 20
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities	323,262 80	354,625 56	291,570 06	321,793 99	443,517 88
Exchanges for clearing house	7,380 25	1,802 18	12,298 00	6,007 72	6,042 22
U. S. and National bank currency	78,006 00	93,661 00	88,571 00	110,291 00	81,541 00
Gold coin.....	26,900 00	26,342 50	32,732 50	31,335 00	27,100 00
Silver coin.....	11,200 00	10,998 75	13,157 18	6,345 05	6,638 20
Nickels and cents.....	598 98	1,193 59	485 50	542 45	426 15
Checks, cash items and internal revenue account.....	305 75	1,060 16	960 00	148 52	37 30
Totals.....	\$2,195,851 86	\$2,157,292 30	\$2,146,669 66	\$2,159,315 29	\$2,259,271 51
Liabilities.					
Capital stock paid in.....	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund.....	100,000 00	100,000 00	100,000 00	100,000 00	100,000 00
Undivided profits, less current ex- penses, interest and taxes paid	51,100 35	57,762 94	53,835 55	61,368 24	72,622 58
Dividends unpaid.....				85 00	
Commercial deposits subject to check.....	359,765 08	319,984 84	308,273 43	294,940 21	389,760 61
Commercial certificates of deposit	299,018 03	229,322 25	243,583 26	237,338 86	236,256 84
Due to banks and bankers.....	45,758 09	36,227 42	32,672 73	39,175 15	31,582 90
Certified checks.....	4 96	1,613 69	1,959 62	3,223 19	239 95
Cashier's checks outstanding.....					
Savings deposits.....	1,250,205 35	1,262,181 16	1,256,365 07	1,273,184 64	1,278,808 63
Savings certificates of deposit....					
Notes and bills rediscounted....					
Bills payable.....					
Totals.....	\$2,195,851 86	\$2,157,292 30	\$2,146,669 66	\$2,159,315 29	\$2,259,271 51

No. 43.

BAY COUNTY SAVINGS BANK, BAY CITY.

Organized February 1, 1884.

THOMAS CRANAGE, *President*; H. M. GILLETT, *Vice President*; J. MULHOLLAND, *Treasurer*.

DIRECTORS.—Thomas Cranage, N. A. Eddy, H. M. Gillett, G. Hine, F. T. Norris, George D. Jackson, J. Mulholland.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$478,689 05	\$453,235 04	\$404,016 30	\$406,527 06	\$482,212 47
Bonds, mortgages and securities...	293,116 20	302,066 20	292,869 53	287,199 53	303,309 53
Premiums paid on bonds.....	3,108 10	2,695 60	2,163 60	2,163 60	2,163 60
Overdrafts.....	44 53	131 79	137 62	72 18	96 04
Banking house.....					
Furniture and fixtures.....	5,000 00	4,500 00	4,500 00	4,500 00	4,500 00
Other real estate.....	4,356 61	4,356 61	4,356 61	4,356 61	4,356 61
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities	122,370 79	151,928 80	153,116 07	136,541 53	103,533 19
Exchanges for clearing house.....	1,302 14	1,035 78	1,992 22	1,406 22	1,445 13
U. S. and National bank currency	50,518 00	46,141 00	36,426 00	37,468 00	36,249 00
Gold coin.....	14,670 00	11,085 00	10,715 00	11,960 00	10,875 00
Silver coin.....	2,201 50	2,726 00	2,200 00	2,770 00	1,811 00
Nickels and cents.....	45 00	131 12	454 83	357 98	66 37
Checks, cash items and internal revenue account.....					
Totals.....	\$975,421 92	\$980,032 94	\$1,002,949 78	\$988,322 71	\$950,617 94
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits, less current ex- penses, interest and taxes paid	20,940 56	16,350 61	21,618 80	16,296 47	20,030 09
Dividends unpaid.....				90 00	
Commercial deposits subject to check.....	124,526 48	99,853 88	130,130 74	117,443 90	90,043 14
Commercial certificates of deposit					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks" outstanding....					
Savings deposits.....	664,250 76	696,846 64	693,074 08	693,279 66	689,204 57
Savings certificates of deposit....	90,704 12	91,981 81	83,126 16	86,222 68	76,340 14
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$975,421 92	\$980,032 94	\$1,002,949 78	\$988,322 71	\$950,617 94

No. 30.

THE COMMERCIAL BANK, BAY CITY.

Organised August 15, 1888.

C. R. HAWLEY, *President*; C. C. WHITNEY, *Vice President*; J. R. WATROUS, *Cashier*.

DIRECTORS.—C. R. Hawley, C. C. Whitney, B. Boutell, R. C. Bialy, J. C. Weadock, J. R. Watrous, Guy H. Moulthrop, W. H. Sharp.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$526,400 07	\$527,644 00	\$511,062 53	\$519,703 96	\$524,896 92
Bonds, mortgages and securities...	133,734 83	156,668 83	155,711 83	167,876 33	192,711 33
Premiums paid on bonds.....					
Overdrafts.....	1,303 61	746 95	518 80	403 27	1,312 72
Banking house.....					
Furniture and fixtures.....	5,500 00	5,000 00	5,000 00	5,000 00	5,000 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	17,203 41	8,855 11	8,267 76	7,384 15	6,965 91
United States bonds.....					
Due from banks in reserve cities...	46,973 73	43,525 79	65,637 30	95,504 13	38,587 35
Exchanges for clearing house.....	4,554 64	2,974 11	824 91	2,273 02	2,462 00
U. S. and National Bank currency	73,611 00	91,302 00	42,184 00	26,692 00	31,469 00
Gold coin.....	20,410 00	42,290 00	16,532 50	9,796 00	14,145 00
Silver coin.....	5,835 45	13,039 08	4,356 58	8,587 30	6,895 09
Nickels and cents.....	462 86	990 13	1,029 00	545 76	141 50
Checks, cash items and internal revenue account.....	137 14	108 49	2,442 91	2,018 95	692 98
Totals.....	\$836,216 79	\$893,114 49	\$813,568 12	\$845,783 87	\$825,280 40
Liabilities.					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	40,000 00	50,000 00	50,000 00	60,000 00	60,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	12,585 86	5,618 12	11,118 14	3,705 33	9,781 43
Dividends unpaid.....					
Commercial deposits subject to check.....	314,028 50	360,113 96	242,785 43	331,734 58	224,513 26
Commercial certificates of deposit	6,381 74	55,739 72	88,778 98	40,607 33	39,646 00
Due to banks and bankers.....					
Certified checks.....	28 00			628 02	1,248 96
Cashier's checks outstanding....				309 00	
Savings deposits.....	301,945 86	321,642 00	330,885 57	308,808 61	315,140 75
Savings certificates of deposit....	61,246 83				
Notes and bills rediscounted....					
Bills payable.....					65,000 00
Totals.....	\$836,216 79	\$893,114 49	\$813,568 12	\$845,783 87	\$825,280 40

STATE BANKS OF MICHIGAN.

33

No. 96.

LUMBERMAN'S STATE BANK, BAY CITY.

Organized January 1, 1875.

Corporate existence extended December 28, 1904.

JOHN M. KELTON, *President*; HENRY H. NORRINGTON, *Vice President*; D. M. SHAVER, *Acting Cashier*.

DIRECTORS.—John M. Kelton, S. O. Fisher, H. H. Norrington, Andrew Weiss, Jay Thompson.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$374,934 14	\$432,958 64	\$431,468 67	\$472,286 83	\$397,515 21
Bonds, mortgages and securities...	56,483 30	57,106 30	61,830 00	241,380 00	180,667 00
Premiums paid on bonds.....		315 00	677 35	100 00	230 00
Overdrafts.....	1,058 90	82 80			962 18
Banking house.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Furniture and fixtures.....	3,000 00	3,000 00	3,000 00	3,000 00	3,000 00
Other real estate.....	8,268 85	8,268 85	4,768 85	4,768 85	4,768 85
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities	35,788 19	18,550 91	196,487 53	31,892 79	96,219 23
Exchanges for clearing house....	3,375 13	2,892 86		730 30	
U. S. and National bank currency	31,584 00	40,008 00	53,384 00	73,305 00	32,138 00
Gold coin.....	5,750 00	11,500 00	9,780 00	3,380 00	1,930 00
Silver coin.....	4,085 75	7,474 35	6,311 00	1,316 05	1,385 40
Nickels and cents.....	531 27	771 81	80 51	234 01	354 02
Checks, cash items and internal revenue account.....	468 00		1,154 20		126 30
Totals.....	\$535,324 53	\$582,935 62	\$778,942 10	\$841,283 72	\$731,326 19
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	5,500 00	7,000 00	7,000 00	10,000 00	10,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	1,138 91	1,480 94	1,737 99	392 51	2,394 18
Dividends unpaid.....					
Commercial deposits subject to check.....	177,553 01	213,513 00	426,509 65	491,274 75	376,424 20
Commercial certificates of deposit	158,346 44	158,518 65	149,887 34	149,667 39	141,176 06
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	142,786 17	152,423 03	143,807 12	139,949 07	151,331 75
Savings certificates of deposit.....					
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$535,324 53	\$582,935 62	\$778,942 10	\$841,283 72	\$731,326 19

STATE BANKING DEPARTMENT.

No. 17.

PEOPLE'S SAVINGS BANK, BAY CITY.

Organized December 27, 1888.

FRED MOHR, *President*; E. T. CARRINGTON, *Vice President*; T. R. SHAVER, *Cashier*.

DIRECTORS.—Fred Mohr, Edwin T. Carrington, Curtis E. Pierce, Thomas Walsh, T. R. Shaver.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$256,067 31	\$176,239 52	\$309,576 01	\$211,428 31	\$226,381 14
Bonds, mortgages and securities...	320,196 88	367,901 67	382,017 66	375,694 15	380,455 74
Premiums paid on bonds.....	3,314 05	3,300 86	5,468 42	5,531 82	5,978 40
Overdrafts.....	37 61	99 03	9 75	71 85	122 23
Banking house.....	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
Furniture and fixtures.....	3,000 00	3,000 00	3,000 00	3,000 00	3,000 00
Other real estate.....	3,590 63	3,590 63	3,584 66	3,584 66	3,584 66
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	59 61	104 58	478 28	450 19	300 75
United States bonds.....					
Due from banks in reserve cities	52,830 23	83,243 93	27,309 99	68,226 05	88,165 64
Exchanges for clearing house.....	6,283 11	2,410 57	1,793 94	2,683 05	2,705 52
U. S. and National bank currency	54,386 00	62,878 00	40,062 00	31,480 00	25,191 00
Gold coin.....	31,562 40	41,710 00	49,385 00	43,200 00	32,625 00
Silver coin.....	1,764 65	3,961 65	1,664 30	1,546 55	945 50
Nickels and cents.....	551 96	594 70	527 47	698 63	442 04
Checks, cash items and internal revenue account.....					
Totals.....	\$758,646 44	\$774,035 14	\$749,877 48	\$772,595 26	\$784,967 62
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	15,000 00	15,000 00
Undivided profits, less current ex- penses, interest and taxes paid	6,665 00	5,574 94	10,864 56	2,604 86	3,100 07
Dividends unpaid.....					
Commercial deposits subject to check.....	148,411 50	161,936 26	124,331 15	155,799 11	169,315 46
Commercial certificates of deposit					
Due to banks and bankers.....					
Certified checks.....	1,500 00				4,680 00
Cashier's checks outstanding....			1,443 91	253 76	845 20
Savings deposits.....	466,398 34	469,628 08	473,968 68	473,751 14	468,758 31
Savings certificates of deposit....	75,671 60	76,896 86	79,279 18	75,186 39	73,268 58
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$758,646 44	\$774,035 14	\$749,877 48	\$772,595 26	\$784,967 62

No. 2.

BELDING SAVINGS BANK, BELDING.

Organized January 15, 1889.

H. J. LEONARD, *President*; A. N. BELDING, *Vice President*; W. S. LAMBERTSON, *Cashier*;
W. H. ANGELL, *Assistant Cashier*.DIRECTORS.—H. J. Leonard, A. N. Belding, O. F. Webster, W. P. Hetherington, M. M. Belding, Jr.,
E. E. Chapple, R. M. Wilson, Geo. W. Ellis, N. C. Spicer.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$137,003 18	\$135,205 44	\$170,232 81	\$167,572 50	\$143,587 99
Bonds, mortgages and securities...	52,183 90	63,223 90	64,058 90	62,514 90	68,788 40
Premiums paid on bonds.....		703 50	708 50		
Overdrafts.....	1,066 44	689 97	1,286 68	1,265 03	514 00
Banking house.....	8,575 00	8,575 00	8,575 00	8,575 00	8,575 00
Furniture and fixtures.....	2,000 00	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	1,971 20	1,592 50	338 29	783 50	500 00
United States bonds.....					
Due from banks in reserve cities...	30,654 74	45,961 83	26,808 73	28,542 94	54,834 34
Exchanges for clearing house.....					
U. S. and National Bank currency	13,819 00	4,571 00	6,775 00	8,261 00	9,530 00
Gold coin.....	10,221 00	10,061 00	10,066 00	9,291 00	9,516 00
Silver coin.....	2,275 80	1,845 35	2,188 85	2,185 80	1,933 65
Nickels and cents.....	286 36	245 89	57 82	79 75	70 37
Checks, cash items and internal revenue account.....	81 00	3,325 15	1,175 62	1,661 26	5,643 17
Totals.....	\$260,207 62	\$278,110 53	\$294,357 20	\$292,852 48	\$305,492 92
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	15,000 00	15,000 00	15,000 00	15,000 00	15,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	2,849 96	2,179 34	5,520 10	5,320 96	5,420 88
Dividends unpaid.....		1,362 00			
Commercial deposits subject to check.....	56,167 35	60,628 24	58,033 31	55,787 03	67,721 05
Commercial certificates of deposit					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding....					
Savings deposits.....	41,088 87	41,768 75	44,734 72	45,020 33	45,656 54
Savings certificates of deposit....	120,101 44	132,172 20	146,096 07	146,734 16	146,684 45
Notes and bills rediscounted....					
Bills payable.....					
Totals.....	\$260,207 62	\$278,110 53	\$294,357 20	\$292,852 48	\$305,492 92

No. 159.

PEOPLE'S SAVINGS BANK OF BELDING, BELDING.

Organized May 12, 1893.

E. R. SPENCER, *President*; FRANK R. CHASE, *Vice President*; W. L. CUSSEER, *Cashier*.

DIRECTORS.—E. R. Spencer, B. F. Hall, Frank R. Chase, M. A. Reed, Charles Eddy, W. H. Locke, George Hoppough, H. L. Page.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$180,000 47	\$158,891 33	\$146,965 54	\$128,884 11	\$145,796 37
Bonds, mortgages and securities...	72,839 10	91,223 23	88,210 47	86,521 29	86,361 29
Premiums paid on bonds.....					
Overdrafts.....	1,192 02	813 31	728 99	855 49	1,941 12
Banking house.....	8,000 00	8,000 00	8,000 00	8,000 00	8,000 00
Furniture and fixtures.....	3,125 00	3,125 00	3,125 00	3,125 00	3,125 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	194 20	1,753 54	2,859 97	567 44	476 64
United States bonds.....					
Due from banks in reserve cities	9,468 13	12,214 14	6,523 42	19,185 61	7,831 92
Exchanges for clearing house....	1,046 86	1,166 73	316 42	879 14	347 40
U. S. and National bank currency	10,439 00	5,872 00	8,148 00	3,768 00	2,812 00
Gold coin.....	8,007 00	9,137 00	9,837 00	10,027 00	10,542 00
Silver coin.....	2,471 50	2,083 15	555 00	1,313 75	758 05
Nickels and cents.....	257 17	186 75	305 58	256 58	296 72
Checks, cash items and internal revenue account.....	109 40	141 40	151 70	180 96	143 74
Totals.....	\$287,239 85	\$294,607 58	\$275,727 09	\$273,664 39	\$267,431 25
Liabilities.					
Capital stock paid in.....	\$35,000 00	\$35,000 00	\$35,000 00	\$35,000 00	\$35,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	2,573 90	2,443 48	2,964 60	2,746 11	2,286 53
Dividends unpaid.....	156 00				
Commercial deposits subject to check.....	42,871 13	48,904 42	43,058 94	37,029 88	32,236 50
Commercial certificates of deposit					
Due to banks and bankers.....				993 51	129 04
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	36,537 14	34,340 87	32,695 05	33,319 38	34,420 17
Savings certificates of deposit....	145,101 68	148,913 81	137,018 50	144,575 51	142,359 01
Notes and bills rediscounted.....					
Bills payable.....	25,000 00	15,000 00	15,000 00	10,000 00	10,000 00
Totals.....	\$297,239 85	\$294,607 58	\$275,727 09	\$273,664 39	\$267,431 25

No. 347.

BELLAIRE STATE BANK, BELLAIRE.

Organized August 14, 1906.

FREDERICK W. BECHTOLD, *President*; WM. A. EVANS, *Vice President*; WILLIAM H. RICHARDS, *Cashier*.
 DIRECTORS.—Frederick W. Bechtold, Wm. A. Evans, Horace L. Richards, William H. Richards,
 Dudley E. Waters.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$40,855 86	\$40,437 13	\$47,966 52	\$46,168 56	\$46,340 50
Bonds, mortgages and securities...	24,216 17	25,017 17	27,091 29	26,957 29	26,881 29
Premiums paid on bonds.....	105 00	105 00	105 00	105 00	105 00
Overdrafts.....	40 54	6 28	202 44	5 96	116 48
Banking house.....	5,000 00	5,000 00	5,000 00	5,000 00	5,000 00
Furniture and fixtures.....	2,000 00	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					
Insurance account.....	368 87	430 85	368 70	225 91	429 57
United States bonds.....	3,000 00	3,000 00	3,000 00	3,000 00	3,000 00
Due from banks in reserve cities	12,969 20	21,410 18	11,468 33	10,789 96	17,061 10
Exchanges for clearing house.....					
U. S. and National bank currency	4,943 00	2,838 00	6,334 00	6,943 00	3,328 00
Gold coin.....	1,870 00	2,097 50	2,040 00	2,245 00	2,510 00
Silver coin.....	1,122 10	1,556 18	1,118 47	820 53	665 76
Nickels and cents.....					
Checks, cash items and internal revenue account.....	104 65	174 97	324 21	219 64	909 84
Totals.....	\$96,630 39	\$104,072 76	\$107,018 96	\$104,480 85	\$106,337 04
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....		1,000 00	1,000 00	1,000 00	1,000 00
Undivided profits, less current ex- penses, interest and taxes paid	2,627 42	1,048 94	2,261 30	2,386 20	2,858 25
Dividends unpaid.....					
Commercial deposits subject to check.....	32,021 85	36,321 26	38,266 68	34,857 02	39,082 09
Commercial certificates of deposit	26,459 26	27,179 87			
Due to banks and bankers.....			89 01		
Certified checks.....					
Cashier's checks outstanding....					
Savings deposits.....	15,521 86	18,522 69	18,605 47	15,069 79	14,827 78
Savings certificates of deposit....			28,796 50	31,147 84	30,588 32
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$96,630 39	\$104,072 76	\$107,018 96	\$104,480 85	\$106,337 04

No. 219.

BENTON HARBOR STATE BANK, BENTON HARBOR.

Organized December 20, 1899.

H. D. POOLE, *President*; G. M. VALENTINE, *Vice President*; M. P. RESCH, *Cashier*;
B. F. WELLS, *Assistant Cashier*.

DIRECTORS.—I. W. Conkey, H. D. Poole, B. M. Nowlen, G. M. Valentine, Lewis Sutherland, S. L. VanCamp, M. B. Wells, C. A. Conkey, M. P. Resch.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$339,859 43	\$306,651 01	\$309,876 44	\$298,794 42	\$286,592 67
Bonds, mortgages and securities..	91,730 06	87,780 31	83,428 55	76,445 25	80,830 25
Premiums paid on bonds.....					
Overdrafts.....	1,629 50	2,531 02	675 34	1,750 25	2,021 88
Banking house.....					
Furniture and fixtures.....	1,500 00	1,000 00	1,000 00		
Other real estate.....	6,450 00	6,000 00	6,000 00	6,000 00	6,000 00
Due from other banks and bank- ers (not reserve cities).....		671 01	1,282 09	1,567 29	4,441 51
Items in transit.....					290 00
United States bonds.....					
Due from banks in reserve cities.	44,109 09	76,088 21	47,872 09	69,766 95	122,497 36
Exchanges for clearing house.....	1,023 21	1,577 99	1,757 40	4,198 35	3,600 94
U. S. and national bank currency.	17,403 00	19,629 00	17,174 00	19,756 00	14,573 00
Gold coin.....	20,465 00	12,390 00	8,437 50	10,030 00	13,690 00
Silver coin.....	5,433 00	4,087 55	5,133 60	4,006 00	3,472 10
Nickels and cents.....	371 67	679 60	602 19	421 60	392 54
Checks, cash items and internal revenue account.....	588 27	427 16	209 36	172 80	214 02
Totals.....	\$531,459 23	\$518,512 86	\$483,458 56	\$492,908 91	\$538,606 27
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	11,000 00	11,000 00	12,000 00	12,000 00
Undivided profits, less current ex- penses, interest and taxes paid	14,515 12	11,040 44	14,122 96	11,714 25	14,701 30
Dividends unpaid.....		200 00		425 00	
Commercial deposits subject to check.....	174,386 44	202,437 06	172,450 60	178,602 08	210,219 07
Commercial certificates of deposit.	1,745 04	943 09	942 94	773 59	773 59
Due to banks and bankers.....	1,312 88				
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	90,689 42	78,459 18	82,005 96	85,132 66	90,577 66
Savings certificates of deposit.....	188,810 33	164,433 09	152,936 10	154,261 33	160,334 65
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$531,459 23	\$518,512 86	\$483,458 56	\$492,908 91	\$538,606 27

No. 76.

FARMERS' AND MERCHANTS' BANK, BENTON HARBOR.

Organised February 20, 1888.

JOHN ROBINSON, *President*; R. M. JONES, *Vice President*; CHAS. FOSTER, *Cashier*;
JAMES M. KOEN, *Assistant Cashier*.

DIRECTORS.—John Robinson, R. M. Jones, W. P. Robbins, O. B. Hipp, Edward Brant, Robert H. Sherwood, William Stewart, A. J. Kidd, H. M. Olney, Charles Foster, Thomas L. Wilkinson.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$574,150 51	\$498,596 39	\$482,590 46	\$542,315 02	\$542,045 39
Bonds, mortgages and securities..	167,711 48	165,711 48	169,467 69	171,742 01	178,042 01
Premiums paid on bonds.....	600 00	600 00	600 00	600 00	600 00
Overdrafts.....	321 71	350 39	254 61	449 73	771 99
Banking house.....	7,000 00	7,000 00	7,000 00	7,000 00	7,000 00
Furniture and fixtures.....	7,000 00	7,000 00	7,000 00	7,000 00	7,000 00
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....	4,759 23	238 22	1,364 02		10,611 71
Items in transit.....					
United States bonds.....	2,700 00	3,200 00	2,700 00	2,700 00	2,700 00
Due from banks in reserve cities..	277,170 26	268,939 05	225,297 94	227,843 51	363,660 58
Exchanges for clearing house....	1,684 37	1,746 81	33 45	2,357 62	1,493 91
U. S. and National bank currency	60,328 00	55,773 00	76,081 00	59,034 00	61,045 00
Gold coin.....	20,025 00	31,450 00	32,510 00	26,890 00	32,080 00
Silver coin.....	7,064 80	5,184 45	4,912 95	7,175 40	10,826 45
Nickels and cents.....	970 89	929 52	947 27	667 01	1,145 91
Checks, cash items and internal revenue account.....	5,062 47	329 90	1,660 55	1,210 92	276 35
Totals.....	\$1,136,588 72	\$1,047,049 21	\$1,012,419 94	\$1,067,985 22	\$1,225,279 30
Liabilities.					
Capital stock paid in.....	\$125,000 00	\$125,000 00	\$125,000 00	\$125,000 00	\$125,000 00
Surplus fund.....	62,500 00	62,500 00	62,500 00	62,500 00	62,500 00
Undivided profits, less current ex- penses, interest and taxes paid	12,946 83	17,178 92	22,066 25	15,023 35	17,760 59
Dividends unpaid.....					
Commercial deposits subject to check.....	300,061 52	278,113 45	272,200 09	294,806 82	402,908 03
Commercial certificates of deposit	28,067 90	20,070 11	21,410 18	30,527 33	33,913 72
Due to banks and bankers.....	118,005 90	105,070 52	116,666 12	139,335 29	159,316 67
Certified checks.....		77 55		500 00	
Cashier's checks outstanding.....	9,520 81	577 05	547 71	1,502 00	907 40
Savings deposits.....	220,763 51	198,784 64	202,911 34	192,540 93	196,310 09
Savings certificates of deposit....	259,702 25	239,676 97	189,118 25	196,244 50	226,662 80
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$1,136,588 72	\$1,047,049 21	\$1,012,419 94	\$1,067,985 22	\$1,225,279 30

No. 388.

THE STATE SAVINGS BANK OF BENTON HARBOR, BENTON HARBOR.

Organized October 15, 1907.

JOHN E. BARNES, *President*; HUMPHREY S. GRAY, *Vice President*; WILLIAM E. MARSH, *Cashier*.

DIRECTORS.—John E. Barnes, Humphrey S. Gray, J. S. Caldwell, Geo. R. Dater, John J. Kinney, J. N. Klock, W. A. Preston, Peter Tonnelier, L. L. Filstrup, Dudley E. Waters, William E. Marsh.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....			\$56,066 22	\$60,141 65	\$66,614 29
Bonds, mortgages and securities.....			4,165 80	6,936 80	9,913 00
Premiums paid on bonds.....					
Overdrafts.....				8 66	
Banking house.....					
Furniture and fixtures.....			6,576 53	6,576 53	6,576 53
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....			1,989 56	1,180 26	1,995 10
Items in transit.....					22 00
United States bonds.....			100 00		
Due from banks in reserve cities.....			19,402 02	20,392 86	14,704 68
Exchanges for clearing house.....				295 46	466 31
U. S. and national bank currency.....			3,428 00	2,625 00	3,772 00
Gold coin.....			1,625 00	1,235 00	2,500 00
Silver coin.....			1,060 50	877 10	523 45
Nickels and cents.....			206 28	62 82	87 04
Checks, cash items and internal revenue account.....			257 82	218 18	227 36
Totals.....			\$64,979 73	\$109,520 32	\$139,501 76
Liabilities.					
Capital stock paid in.....			\$28,570 00	\$46,120 00	\$50,000 00
Surplus fund.....					
Undivided profits, less current ex- penses, interest and taxes paid.....			20 50	42 41	536 06
Dividends unpaid.....					
Commercial deposits subject to check.....			41,256 05	46,905 27	62,185 40
Commercial certificates of deposit.....					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....			3,451 18	6,000 89	11,287 66
Savings certificates of deposit.....			11,662 00	10,361 75	15,492 64
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....			\$64,979 73	\$109,520 32	\$139,501 76

*Commenced business March 5, 1908.

No. 259.

BIG RAPIDS SAVINGS BANK, BIG RAPIDS.

Organized May 1, 1902.

W. N. FERRIS, *President*; C. D. CARPENTER, *Vice President*; LEROY WILL, *Cashier*.

DIRECTORS.—W. N. Ferris, William Batson, C. D. Carpenter, T. H. Coughlin, E. C. Newcombe, S. J. Throp, J. J. Henderson, A. K. Hanchett, A. Broomfield, J. K. Brower, A. B. Knapp.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$137,667 93	\$120,113 51	\$147,400 28	\$139,364 82	\$136,973 63
Bonds, mortgages and securities..	69,887 95	70,240 95	70,803 03	74,209 18	79,564 68
Premiums paid on bonds.....					
Overdrafts.....		46 66	13 48	105 56	147 93
Banking house.....					
Furniture and fixtures.....	1,960 94	1,960 94	2,080 94	2,080 94	2,080 94
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....	700 65	13 47	5 00		603 50
United States bonds.....					
Due from banks in reserve cities..	27,731 85	43,512 19	27,523 76	32,444 46	16,166 67
Exchanges for clearing house.....					
U. S. and National bank currency	23,518 00	16,910 00	16,231 00	15,099 00	15,619 00
Gold coin.....	1,485 00	1,280 00	1,502 50	2,005 00	2,775 00
Silver coin.....	1,407 00	1,895 00	1,712 00	2,142 70	2,088 00
Nickels and cents.....	171 51	233 10	206 77	173 80	131 73
Checks, cash items and internal revenue account.....	964 59	301 39	308 43	306 29	166 52
Totals.....	\$255,585 42	\$256,507 21	\$267,787 19	\$267,963 75	\$256,327 59
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	3,500 00	4,000 00	4,000 00	4,500 00	4,500 00
Undivided profits, less current ex- penses, interest and taxes paid	5,439 59	3,481 54	3,765 06	3,358 54	5,165 64
Dividends unpaid.....				80 00	
Commercial deposits subject to check.....	45,857 73	49,009 87	56,545 68	53,106 89	41,907 53
Commercial certificates of deposit.					
Due to banks and bankers.....					
Certified checks.....			25 00		
Cashier's checks outstanding.....	20 13	5 91			9 49
Savings deposits.....	149,880 11	150,467 65	157,041 96	155,985 61	151,105 06
Savings certificates of deposit.....	25,907 86	24,542 24	21,409 49	25,932 71	26,639 89
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$255,585 42	\$256,507 21	\$267,787 19	\$267,963 75	\$256,327 59

No. 248.

CITIZENS' STATE BANK, BIG RAPIDS.

Organized September 28, 1901.

E. W. HUDNUTT, *President*; G. A. WRIGHT, *Vice President*; D. C. MORRILL, *Cashier*;
F. A. ASHLEY, *Assistant Cashier*.

DIRECTORS.—E. W. Hudnutt, Wm. Hugh, G. F. Fairman, Jos. Barton, G. A. Wright, W. T. Dodge,
D. C. Morrill, W. E. Bailie, F. E. Hood, C. W. Doe, L. F. Bertran.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$243,253 05	\$212,233 23	\$248,898 87	\$249,905 09	\$268,141 66
Bonds, mortgages and securities..	86,491 32	111,008 82	100,560 07	107,018 07	108,290 07
Premiums paid on bonds.....					
Overdrafts.....	645 93	50 07	242 96	423 97	413 40
Banking house.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Furniture and fixtures.....	5,412 00	5,902 65	6,231 61	6,231 61	6,231 61
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....	509 37	382 97			18 39
Items in transit.....	5,754 04	1,758 80	312 00	2,575 81	1,813 13
United States bonds.....					
Due from banks in reserve cities..	34,720 27	69,656 70	66,404 15	50,272 87	49,095 65
Exchanges for clearing house.....					
U. S. and National bank currency	31,294 00	24,462 00	14,965 00	16,682 00	10,919 00
Gold coin.....	1,825 80	4,913 60	7,066 10	5,115 88	7,002 30
Silver coin.....	3,919 40	6,748 20	6,737 90	7,289 75	4,312 95
Nickels and cents.....	208 44	322 23	235 83	181 22	200 08
Checks, cash items and internal revenue account.....	1,658 98	275 28	750 33	1,802 66	1,616 24
Totals.....	\$425,692 60	\$438,714 55	\$462,435 42	\$456,979 53	\$461,054 58
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	6,100 00	6,700 00	6,700 00	7,000 09	7,000 00
Undivided profits, less current ex- penses, interest and taxes paid	16,330 93	12,929 48	14,723 05	12,609 17	13,674 84
Dividends unpaid.....		172 00		100 00	28 00
Commercial deposits subject to check.....	140,523 98	151,319 46	174,641 13	156,208 79	143,768 67
Commercial certificates of deposit.	1,471 67	1,978 97	1,866 60	3,827 43	3,782 99
Due to banks and bankers.....			8,207 64	3,049 10	2,976 33
Certified checks.....	16 00	16 00	18 50	16 00	16 00
Cashier's checks outstanding.....	1 44	290 94	4 94	4 99	8 09
Savings deposits.....	64,034 96	67,009 15	66,810 47	70,949 94	82,851 76
Savings certificates of deposit.....	147,213 62	148,298 55	139,463 09	153,214 11	156,947 30
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$425,692 60	\$438,714 55	\$462,435 42	\$456,979 53	\$461,054 58

No. 163.

THE BLISSFIELD STATE BANK, BLISSFIELD.

Organized May 31, 1893.

A. D. ELLIS, *President*; WM. ROTHFUS, *Vice President*; L. H. ROTHFUS, *Cashier*.

DIRECTORS.—A. D. Ellis, A. D. Gilmore, Geo. F. Ford, H. B. Hathaway, Wm. Rothfuss, Geo. W. Davenport.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$110,790 12	\$95,126 16	\$95,950 10	\$99,500 08	\$105,664 74
Bonds, mortgages and securities..	97,027 78	98,227 78	104,196 78	105,521 78	103,761 78
Premiums paid on bonds.....					
Overdrafts.....	28 77	36 24	42 02	428 83	13 20
Banking house.....	5,432 65	5,432 65	5,432 65	5,432 65	5,432 65
Furniture and fixtures.....	2,317 35	2,317 35	2,317 35	2,317 35	2,317 35
Other real estate.....					2,575 00
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	11,706 27	28,404 75	40,851 30	40,551 23	36,009 48
Exchanges for clearing house.....					
U. S. and National bank currency	11,139 00	7,874 00	4,697 00	7,719 33	6,476 00
Gold coin.....	5,325 00	5,425 00	5,325 00	5,075 00	5,125 00
Silver coin.....	765 00	409 30	692 10	313 10	330 00
Nickels and cents.....	36 09	30 70	170 24	210 36	30 97
Checks, cash items and internal revenue account.....	418 13	41 00	56 00	347 99	2,058 66
Totals.....	\$244,986 16	\$243,325 03	\$259,739 54	\$267,417 70	\$269,794 92
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....					
Undivided profits, less current ex- penses, interest and taxes paid	6,346 71	2,575 04	7,333 85	2,532 00	4,605 57
Dividends unpaid.....					
Commercial deposits subject to check.....	30,542 23	34,137 63	35,047 84	37,917 01	37,858 50
Commercial certificates of deposit					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	131,277 89	136,487 16	149,473 43	164,469 65	162,996 86
Savings certificates of deposit.....	41,819 33	40,125 20	37,884 92	37,499 04	39,333 99
Guarantee fund.....	10,000 00	10,000 00	10,000 00	5,000 00	5,000 00
Notes and bills rediscounted.....					
Bills payable.....	5,000 00				
Totals.....	\$244,986 16	\$243,325 03	\$259,739 54	\$267,417 70	\$269,794 92

No. 221.

THE JIPSON-CARTER STATE BANK, BLISSFIELD.

Organized March 1, 1900.

W. C. JIPSON, *President*; C. E. HOWLAND, J. J. WALPER, *Vice Presidents*; CHAS. L. KING, *Cashier*;
J. G. BAUER, *Assistant Cashier*.

DIRECTORS.—W. C. Jipson, C. E. Howland, J. C. Holt, W. F. Rodgers, H. E. Morrow, J. J. Walper,
John Ickler, R. M. Eccles, C. L. King, S. C. Fairbanks.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$177,056 36	\$159,206 43	\$146,853 21	\$126,211 58	\$120,015 31
Bonds, mortgages and securities..	164,656 85	193,258 02	226,002 57	252,485 57	252,236 67
Premiums paid on bonds.....	331 35	447 18	304 01	248 63	248 63
Overdrafts.....	265 73	261 82	573 14	306 86	119 34
Banking house.....	5,711 86	5,711 86	5,716 31	5,716 31	5,716 31
Furniture and fixtures.....	4,122 39	4,122 39	4,151 39	4,151 39	4,151 39
Other real estate.....					
Due from other banks and bank- (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities.	78,417 23	87,046 18	75,340 88	106,554 18	124,718 25
Exchanges for clearing house.....					
U. S. and national bank currency.	20,538 00	16,322 00	14,048 00	11,291 00	12,290 00
Gold coin.....	8,900 00	8,800 00	10,460 00	11,700 00	12,550 00
Silver coin.....	1,627 00	1,445 00	1,306 00	1,550 00	1,138 00
Nickels and cents.....	116 17	313 93	370 77	65 82	260 75
Checks, cash items and internal revenue account.....	1,653 31	2,600 71	2,426 67	3,006 07	1,016 18
Totals.....	\$463,396 34	\$479,625 52	\$487,554 95	\$525,287 41	\$544,460 83
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	5,000 00	5,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current ex- penses, interest and taxes paid	11,737 04	15,599 79	11,751 83	10,267 39	12,039 41
Dividends unpaid.....			100 00		
Commercial deposits subject to check.....	51,909 86	67,377 12	52,388 24	61,352 79	71,310 94
Commercial certificates of deposit.					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	233,946 95	234,543 33	250,216 31	273,010 21	274,493 94
Savings certificates of deposit.....	135,802 49	132,105 28	138,098 57	145,657 02	151,616 54
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$463,396 34	\$479,625 52	\$487,554 95	\$525,287 41	\$544,460 83

No. 256.

*BOYNE CITY STATE BANK, BOYNE CITY.

Organized January 23, 1902.

W. H. WHITE, *President*; W. S. SHAW, *Vice President*; S. C. SMITH, *Cashier*;
R. W. WIGLE, *Assistant Cashier*.

DIRECTORS.—W. H. White, W. S. Shaw, W. H. Mathews, Thomas White, S. C. Smith, Chalmers Curtis,
P. F. McIntire.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$172,986 83				
Bonds, mortgages and securities...	60,606 63				
Premiums paid on bonds.....					
Overdrafts.....	621 90				
Banking house.....	20,000 00				
Furniture and fixtures.....	1,000 00				
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	13,927 55				
Exchanges for clearing house.....					
U. S. and National bank currency	11,716 00				
Gold coin.....	2,030 00				
Silver coin.....	2,556 30				
Nickels and cents.....	377 61				
Checks, cash items and internal revenue account.....	97 63				
Totals.....	\$286,012 52				
Liabilities.					
Capital stock paid in.....	\$50,000 00				
Surplus fund.....	5,000 00				
Undivided profits, less current ex- penses, interest and taxes paid	2,234 53				
Dividends unpaid.....					
Commercial deposits subject to check.....	84,284 03				
Commercial certificates of deposit					
Due to banks and bankers.....					
Certified checks.....	440 45				
Cashier's checks outstanding					
Savings deposits.....	51,672 94				
Savings certificates of deposit.....	60,716 25				
Notes and bills rediscounted.....	12,664 32				
Bills payable.....	10,000 00				
Totals.....	\$286,012 52				

*Reorganized as First National Bank of Boyne City.

No. 187.

FIRST STATE SAVINGS BANK OF BRECKENRIDGE, BRECKENRIDGE.

Organized April 7, 1896.

JAS. B. CRAWFORD, *President*; W. O. WATSON, ADAM JOHNSTONE, *Vice Presidents*; ALF. F. CRAWFORD, *Cashier*; ALVA BONESTEEL, *Assistant Cashier*.

DIRECTORS.—Jas. B. Crawford, W. O. Watson, L. Waggoner, Adam Johnstone, John Mitchell, Jr., James P. Gibbs, Alf. F. Crawford, Thos. Crawford.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$65,275 82	\$60,551 70	\$63,153 48	\$67,170 95	\$69,517 97
Bonds, mortgages and securities..	45,431 81	45,729 81	43,397 06	43,147 06	42,047 06
Premiums paid on bonds.....					
Overdrafts.....	1,260 17	569 32	1,171 93	1,185 21	1,021 62
Banking house.....	1,219 40	1,219 40	1,219 40	1,219 40	2,419 40
Furniture and fixtures.....	1,500 00	1,500 00	1,500 00	1,500 00	1,500 00
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....	7,445 08	8,682 28	10,876 36	8,550 94	8,580 99
Items in transit.....	105 70	270 37		1,526 83	89 07
United States bonds.....					
Due from banks in reserve cities..	5,775 42	19,662 50	10,274 19	7,976 45	6,795 84
Exchanges for clearing house....					
U. S. and National bank currency	5,447 00	5,265 00	6,790 00	4,313 00	3,782 00
Gold coin.....	6,395 00	5,075 00	5,795 00	6,005 00	6,585 00
Silver coin.....	931 00	954 60	1,243 25	1,475 20	1,665 50
Nickels and cents.....	99 48	142 70	99 86	179 05	17 74
Checks, cash items and internal revenue account.....		61 85	78 13	116 58	
Totals.....	\$140,875 88	\$149,684 53	\$145,598 66	\$143,365 67	\$144,022 19
Liabilities.					
Capital stock paid in.....	\$16,000 00	\$16,000 00	\$16,000 00	\$16,000 00	\$16,000 00
Surplus fund.....	15,000 00	16,000 00	16,000 00	16,000 00	16,000 00
Undivided profits, less current ex- penses, interest and taxes paid	1,515 62	952 87	1,329 40	890 10	1,796 17
Dividends unpaid.....					
Commercial deposits subject to check.....	31,706 12	31,525 18	26,892 98	26,847 66	21,456 80
Commercial certificates of deposit	131 58	51 58	51 58	51 58	51 58
Due to banks and bankers.....					
Certified checks.....	53 00	85 00			40 00
Cashier's checks outstanding....					
Savings deposits.....					
Savings certificates of deposit....	76,469 56	85,069 80	85,324 70	83,576 33	83,677 64
Notes and bills rediscounted.....					5,000 00
Bills payable.....					
Totals.....	\$140,875 88	\$149,684 53	\$145,598 66	\$143,365 67	\$144,022 19

No. 409.

* THE FIRST STATE SAVINGS BANK, BRONSON.

Organized May 1, 1908.

RICHARD COWARD, *President*; JOSEPH E. WATSON, C. G. BABCOCK, *Vice Presidents*;
BURTON F. TAGGART, *Cashier*.

DIRECTORS.—Cicero J. Holmes, Richard Coward, Joseph E. Watson, Wells Knapp, Jacob F. Werner,
Christopher G. Babcock, Wm. B. Bushnell, Ernest W. Werner, Pyri H. Gunsaulius.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....					
Bonds, mortgages and securities..					
Premiums paid on bonds.....					
Overdrafts.....					
Banking house.....					
Furniture and fixtures.....					
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..					
Exchanges for clearing house.....					
U. S. and National bank currency					
Gold coin.....					
Silver coin.....					
Nickels and cents.....					
Checks, cash items and internal revenue account.....					
Totals.....					
Liabilities.					
Capital stock paid in.....					
Surplus fund.....					
Undivided profits, less current ex- penses, interest and taxes paid					
Dividends unpaid.....					
Commercial deposits subject to check.....					
Commercial certificates of deposit.					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....					
Savings certificates of deposit....					
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....					

* Commenced business October 15, 1908.

No. 312.

THE CULVER STATE BANK, BROOKLYN.

Organized May 16, 1905.

W. S. CULVER, *President*; W. F. PARKER, *Vice President*; A. E. SHEKELL, *Cashier*.

DIRECTORS.—W. S. Culver, W. F. Parker, James H. Loomis, J. W. Pierce, J. G. Palmer, Allen W. Dunn, Francis M. Richardson, Frank H. Brown, W. J. Neely.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$79,756 74	\$70,658 39	\$78,942 50	\$75,343 45	\$77,493 93
Bonds, mortgages and securities..	53,316 00	51,889 91	50,809 91	60,824 91	62,914 77
Premiums paid on bonds.....					
Overdrafts.....	892 65	880 17	776 68	86 56	1,167 11
Banking house.....	7,000 00	7,000 00	7,000 00	7,000 00	7,000 00
Furniture and fixtures.....	1,400 00	1,400 00	1,482 00	1,482 00	1,482 00
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	12,973 38	35,801 92	9,355 70	16,233 71	14,072 50
Exchanges for clearing house.....	1,476 78	474 59	467 01	70 24	467 30
U. S. and National bank currency	2,579 00	2,565 00	1,595 00	5,517 00	1,442 00
Gold coin.....	2,605 00	4,765 00	5,325 00	6,035 00	6,290 00
Silver coin.....	279 05	258 35	939 50	698 70	204 75
Nickels and cents.....	9 15	11 28	44 91	17 26	17 59
Checks, cash items and internal revenue account.....	63 35	314 00	299 88	344 82	967 37
Totals.....	\$163,351 08	\$175,918 61	\$165,998 09	\$173,653 65	\$173,519 32
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	4,000 00	4,000 00	4,000 00	6,000 00	5,000 00
Undivided profits, less current ex- penses, interest and taxes paid	1,689 43	5,068 43	5,690 17	2,462 65	2,968 06
Dividends unpaid.....				164 00	
Commercial deposits subject to check.....	25,283 31	33,303 31	24,292 06	27,763 89	28,945 62
Commercial certificates of deposit.					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....			3,853 61	9,918 47	15,080 49
Savings certificates of deposit.....	107,378 34	108,646 37	103,162 25	102,344 64	96,525 75
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$163,351 08	\$175,918 61	\$165,998 09	\$173,653 65	\$173,519 32

No. 310.

THE FARMERS' STATE BANK OF BROOKLYN, BROOKLYN.

Organized April 22, 1905.

E. J. ENNIS, *President*; H. A. LADD, *Vice President*; E. F. HORNING, *Cashier*.

DIRECTORS.—E. J. Ennis, H. A. Ladd, T. B. Halladay, Jas. H. Loomis, C. L. Vaughan, Chas. Atkinson, J. M. Horning, L. A. Watts, E. N. Palmer.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$67,770 11	\$62,840 20	\$56,030 83	\$54,722 72	\$57,987 02
Bonds, mortgages and securities..	36,835 00	42,190 00	53,824 70	57,545 00	53,520 00
Premiums paid on bonds.....					
Overdrafts.....	17 80	72 06	55 47	157 80	218 29
Banking house.....					
Furniture and fixtures.....	1,913 00	1,913 00	1,913 00	1,913 00	1,913 00
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....		15 54			
United States bonds.....					
Due from banks in reserve cities.	11,831 60	19,440 42	15,280 01	15,430 96	15,913 24
Exchanges for clearing house....	183 17	3 75	180 54	100 00	1,318 46
U. S. and national bank currency	5,403 00	3,901 00	2,796 00	3,837 00	3,553 00
Gold coin.....	1,385 00	2,205 00	2,295 00	2,755 00	2,340 00
Silver coin.....	792 25	872 65	424 20	651 75	566 85
Nickels and cents.....	57 16	93 92	67 92	64 18	43 25
Checks, cash items and internal revenue account.....					
Totals.....	\$126,188 09	\$133,655 54	\$132,860 67	\$137,177 41	\$137,373 11
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....		1,000 00	1,000 00	1,000 00	1,000 00
Undivided profits, less current ex- penses, interest and taxes paid	2,397 36	921 99	1,907 81	1,825 90	2,299 35
Dividends unpaid.....		80 00			
Commercial deposits subject to check.....	13,659 47	18,624 93	11,938 32	10,633 88	9,986 21
Commercial certificates of deposit.					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding....					
Savings deposits.....	36,069 50	36,537 68	47,798 81	52,254 12	53,650 63
Savings certificates of deposit....	49,061 67	51,490 94	45,224 73	46,463 51	45,436 92
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$126,188 09	\$133,655 54	\$132,860 67	\$137,177 41	\$137,373 11

No. 216.

BROWN CITY SAVINGS BANK, BROWN CITY.

Organized June 9, 1899.

JAMES L. BENEDICT, *President*; J. E. CAMPBELL, *Vice President*; CHARLES NOBLE, *Cashier*.

DIRECTORS.—J. L. Benedict, Charles Noble, H. McNair, D. C. Merrill, J. P. Niggeman, Jr., A. E. Sleeper, J. E. Campbell.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$110,564 16	\$102,404 19	\$106,304 87	\$111,861 90	\$119,530 86
Bonds, mortgages and securities..	19,042 50	18,042 50	18,014 50	18,014 50	18,030 50
Premiums paid on bonds.....					
Overdrafts.....	105 44	197 51	42 35	159 73	3 60
Banking house.....	2,200 00	2,200 00	2,200 00	2,200 00	2,200 00
Furniture and fixtures.....	2,000 00	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate.....	3,800 00	3,700 00	3,700 00	3,700 00	3,700 00
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....	560 00		1,536 71	1,128 16	1,927 38
United States bonds.....					
Due from banks in reserve cities..	10,149 06	13,751 99	15,978 16	9,961 39	18,675 13
Exchanges for clearing house....	861 55	454 72	338 01	501 58	364 33
U. S. and National bank currency	9,984 00	6,761 00	4,261 00	5,919 00	6,165 00
Gold coin.....	4,310 00	3,205 00	3,205 00	2,990 00	3,200 00
Silver coin.....	1,237 65	1,422 20	1,254 25	981 90	564 55
Nickels and cents.....	88 65	180 32	260 41	251 71	235 84
Checks, cash items and internal revenue account.....	30 07		22 44	54 83	147 67
Totals.....	\$164,933 68	\$154,319 43	\$159,124 70	\$159,724 70	\$176,744 95
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	5,000 00	5,000 00	5,000 00	5,000 00	5,000 00
Undivided profits, less current ex- penses, interest and taxes paid	3,540 79	1,295 81	2,421 86	2,201 05	3,282 07
Dividends unpaid.....					
Commercial deposits subject to check.....	18,535 55	19,185 07	23,342 29	19,477 91	23,346 11
Commercial certificates of deposit	73,061 14	66,610 42	68,888 35	72,988 19	78,333 90
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....	1,820 87	412 06	1,388 87	433 26	196 61
Savings deposits.....	37,975 33	36,816 07	33,083 33	34,624 29	36,556 26
Savings certificates of deposit....					
Notes and bills rediscounted.....					
Bills payable.....					5,000 00
Totals.....	\$164,933 68	\$154,319 43	\$159,124 70	\$159,724 70	\$176,744 95

No. 253.

CITIZENS' STATE SAVINGS BANK, BROWN CITY.

Organized January 8, 1902.

JOHN J. KEARNS, *President*; L. H. HOWSE, *Vice President*; D. A. McKEITH, *Cashier*;
HUGH McLEOD, *Assistant Cashier*.

DIRECTORS.—John J. Kearns, H. J. McPhee, L. H. Howse, J. W. Weed, Daniel Webster, Harvey Tappan, D. A. McKeith, Hugh McLeod.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$104,972 50	\$131,190 15	\$122,808 30	\$114,514 02	\$124,929 18
Bonds, mortgages and securities..	51,165 23	50,536 83	50,633 25	55,833 25	58,333 25
Premiums paid on bonds.....					
Overdrafts.....	7 11	44 22		47 41	20 05
Banking house.....	5,000 00	5,000 00	5,000 00	5,000 00	5,000 00
Furniture and fixtures.....	1,850 00	1,850 00	1,850 00	1,850 00	1,850 00
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....	3,279 76	2,878 57		555 00	7,507 16
United States bonds.....					
Due from banks in reserve cities..	31,463 36	20,547 11	14,799 40	27,357 28	26,150 86
Exchanges for clearing house.....	136 22	355 63	435 99	98 11	606 90
U. S. and National bank currency	5,070 00	7,484 00	9,676 00	10,247 00	6,436 00
Gold coin.....	580 00	1,030 00	1,545 00	2,180 00	1,850 00
Silver coin.....	743 35	495 25	326 70	404 15	1,101 65
Nickels and cents.....	238 12	165 20	72 86	66 64	152 25
Checks, cash items and internal revenue account.....					
Totals.....	\$204,505 84	\$221,576 96	\$207,147 59	\$218,152 86	\$233,935 80
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	5,000 00	5,000 00	5,000 00	5,000 00	5,000 00
Undivided profits, less current ex- penses, interest and taxes paid	3,877 14	2,186 89	3,175 04	2,520 68	3,018 01
Dividends unpaid.....					
Commercial deposits subject to check.....	15,881 81	27,890 64	17,076 93	13,998 65	18,778 70
Commercial certificates of deposit.			56,266 03	60,749 03	63,960 12
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....	138 42	1,789 30	218 46	172 76	665 46
Savings deposits.....	80,179 16	85,585 97	66,096 71	71,484 87	78,701 41
Savings certificates of deposit.....	74,429 31	74,214 16	34,314 42	39,226 87	38,812 10
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$204,505 84	\$221,576 96	\$207,147 59	\$218,152 86	\$233,935 80

No. 212.

THE BURR OAK STATE BANK, BURR OAK.

Organized December 21, 1898.

H. P. Mowry, *President*; J. E. Watson *Vice President*; H. C. Kaas, *Cashier*.

DIRECTORS.—H. P. Mowry, J. S. Sheneman, C. J. Holmes, M. F. Smith, Wm. Mallow, J. E. Watson, S. H. Hogle.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$40,554 10	\$35,348 83	\$40,336 50	\$40,518 09	\$38,633 81
Bonds, mortgages and securities...	54,019 00	49,457 00	50,554 00	50,871 50	49,506 50
Premiums paid on bonds.....					
Overdrafts.....			69 20	207 05	239 02
Banking house.....	3,304 07	3,300 00	3,300 00	3,300 00	3,300 00
Furniture and fixtures.....	1,900 00	1,900 00	1,900 00	1,900 00	1,900 00
Other real estate.....	3,730 00	3,730 00	3,300 00	3,300 00	3,300 00
Due from other banks and bankers (not reserve cities).....	6,000 00	5,000 00	5,000 00	5,000 00	5,000 00
Items in transit.....					
United States bonds.....	500 00	500 00	500 00	500 00	500 00
Due from banks in reserve cities...	4,619 30	21,645 92	12,477 01	8,352 70	25,387 04
Exchanges for clearing house.....					
U. S. and National Bank currency	4,230 00	4,784 00	3,392 00	5,396 00	4,439 00
Gold coin.....	3,520 00	2,760 00	2,580 00	2,800 00	2,547 50
Silver coin.....	973 10	698 65	642 85	791 60	680 85
Nickels and cents.....	90 57	72 25	101 80	108 48	142 61
Checks, cash items and internal revenue account.....	254 04	34 00	2 25	308 00	612 28
Totals.....	\$132,694 18	\$129,180 65	\$124,155 61	\$123,353 42	\$136,188 61
Liabilities.					
Capital stock paid in.....	\$15,000 00	\$15,000 00	\$15,000 00	\$15,000 00	\$15,000 00
Surplus fund.....	1,850 00	1,850 00	1,850 00	2,000 00	2,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	2,948 35	2,364 34	3,159 64	2,283 96	2,671 67
Dividends unpaid.....	26 00				
Commercial deposits subject to check.....	13,263 83	17,051 87	13,336 40	12,359 36	19,411 08
Commercial certificates of deposit					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding....					
Savings deposits.....					
Savings certificates of deposit....	99,806 00	92,914 44	90,809 57	91,710 10	97,105 86
Notes and bills rediscounted....					
Bills payable.....					
Totals.....	\$132,694 18	\$129,180 65	\$124,155 61	\$123,353 42	\$136,188 61

No. 313.

STATE BANK OF BYRON, BYRON.

Organized June 7, 1905.

LUTHER C. KANOUSE, *President*; WM. HARPER, *Vice President*; J. L. VAN ALSTYNE, *Cashier*.

DIRECTORS.—L. C. KANOUSE, W. F. Close, Chas. A. Fritz, W. B. Schad, John Graham, Fred J. Northway, Wm. Harper, Seward Chaffee, F. E. Close.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$76,900 53	\$71,919 92	\$67,701 03	\$68,850 55	\$58,423 26
Bonds, mortgages and securities...	25,880 70	32,442 85	30,244 95	40,214 95	47,922 95
Premiums paid on bonds.....					
Overdrafts.....	140 53	651 73	883 86	711 10	194 90
Banking house.....	2,000 00	2,000 00	2,000 00	2,000 00	2,000 00
Furniture and fixtures.....	1,525 00	1,525 00	1,525 00	1,525 00	1,525 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....				3,208 15	3,208 15
Items in transit.....	1,360 50	1,360 91		100 00	783 48
United States bonds.....					
Due from banks in reserve cities...	16,873 06	23,758 16	16,506 75	14,251 80	14,853 85
Exchanges for clearing house....					
U. S. and National Bank currency	7,738 00	4,425 00	5,066 00	2,662 00	4,307 00
Gold coin.....	2,017 50	2,555 00	2,395 00	2,605 00	2,685 00
Silver coin.....	1,223 85	963 75	972 70	860 00	1,000 00
Nickels and cents.....	164 97	172 84	188 46	314 88	139 90
Checks, cash items and internal revenue account.....	133 06	100 07	20 04	14 50	60 61
Totals.....	\$126,065 70	\$141,874 22	\$136,503 79	\$137,324 93	\$137,107 10
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	2,000 00	2,250 00	2,250 00	2,500 00	2,500 00
Undivided profits, less current ex- penses, interest and taxes paid..	722 52	5 63	1,534 49	470 34	539 26
Dividends unpaid.....					
Commercial deposits subject to check.....	10,112 54	18,168 92	11,251 77	10,644 60	8,604 12
Commercial certificates of deposit			10,506 01	27,747 49	50,027 27
Due to banks and bankers.....					
Certified checks.....			110 00		
Cashier's checks outstanding....					
Savings deposits.....					
Savings certificates of deposit....	103,230 64	101,440 67	90,851 52	75,962 50	55,436 45
Notes and bills rediscounted....					
Bills payable.....					
Totals.....	\$126,065 70	\$141,874 22	\$136,503 79	\$137,324 93	\$137,107 10

No. 181.

THE CADILLAC STATE BANK, CADILLAC.

Organized October 30, 1895.

F. J. COBBS, *President*; S. W. KRAMER, *Vice President*; HENRY KNOWLTON, *Cashier*.

DIRECTORS.—F. J. Cobbs, S. W. Kramer, W. W. Mitchell, Fred A. Diggins, Joseph Murphy, Fred L. Reed, Geo. F. Williams.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$359,756 18	\$328,746 38	\$589,756 37	\$519,010 78	\$490,592 48
Bonds, mortgages and securities...	313,553 15	331,039 15	306,998 68	280,576 54	326,534 94
Premiums paid on bonds.....					
Overdrafts.....	1,440 89	3,046 68	2,631 40	5,004 34	1,801 09
Banking house.....	19,000 00	18,500 00	18,500 00	18,500 00	18,000 00
Furniture and fixtures.....	2,000 00	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	545 73	663 19	2,656 58	35 00	33 43
United States bonds.....	20,000 00	20,000 00	20,000 00	20,000 00	20,000 00
Due from banks in reserve cities	116,781 15	105,154 97	90,080 96	136,756 67	158,296 76
Exchanges for clearing house.....					
U. S. and National bank currency	17,720 00	17,475 00	19,157 00	19,444 00	13,027 00
Gold coin.....	22,830 00	37,000 00	38,634 75	33,020 00	49,535 00
Silver coin.....	4,368 50	5,882 00	7,109 00	4,385 50	2,779 10
Nickels and cents.....	1,376 37	1,261 37	1,106 60	1,147 29	1,056 17
Checks, cash items and internal revenue account.....	7,225 12	1,167 32	812 41	2,028 22	776 53
Totals.....	\$1,186,546 59	\$1,171,956 06	\$1,099,423 75	\$1,041,908 34	\$1,085,032 50
Liabilities.					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits, less current ex- penses, interest and taxes paid	5,753 05	5,711 20	6,924 87	18,062 20	2,619 21
Dividends unpaid.....		3,000 00	150 00		3,030 00
Commercial deposits subject to check.....	344,155 20	364,861 94	390,070 51	335,272 34	397,718 35
Commercial certificates of deposit	58 98	58 98	58 98	58 98	58 98
Due to banks and bankers.....	10,970 65	7,636 33	6,972 03	2,752 03	1,119 09
Certified checks.....					
Cashier's checks outstanding....					
Savings deposits.....	207,765 21	222,008 65	223,835 84	220,087 14	222,814 16
Savings certificates of deposit....	492,843 50	443,678 96	346,411 52	340,675 65	332,672 71
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$1,186,546 59	\$1,171,956 06	\$1,099,423 75	\$1,041,908 34	\$1,085,032 50

No. 261.

PEOPLE'S SAVINGS BANK OF CADILLAC, MICHIGAN.

Organized June 17, 1902.

E. J. HAYNES, *President*; CHARLES H. DRURY, *Vice President*; GEORGE CHAPMAN, *Cashier*.

DIRECTORS.—E. J. Haynes, Henry Ballou, Samuel H. Merritt, Orange Webster, James English, Chas. H. Drury, John P. Wilcox, James Mather, George Chapman.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$177,776 13	\$173,234 96	\$207,930 67	\$225,147 19	\$218,131 75
Bonds, mortgages and securities..	138,000 48	135,126 48	160,574 71	161,311 48	160,313 13
Premiums paid on bonds.....					
Overdrafts.....	31 24	177 05	250 06	201 33	66 78
Banking house.....	37,516 34	37,516 34	37,516 34	37,516 34	37,200 00
Furniture and fixtures.....	2,375 60	2,375 60	2,375 60	2,375 60	2,000 00
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....	6,445 18	1,620 84	5,710 70		1,956 82
United States bonds.....					
Due from banks in reserve cities..	14,292 57	73,688 90	53,284 50	56,554 40	56,637 75
Exchanges for clearing house.....				880 44	1,630 96
U. S. and National bank currency	17,968 00	11,550 00	19,862 00	16,392 00	15,050 00
Gold coin.....	14,500 00	16,215 00	15,195 00	15,305 00	12,225 00
Silver coin.....	5,276 95	3,559 90	3,748 55	3,479 15	2,575 20
Nickels and cents.....	171 41	443 34	274 50	227 52	338 78
Checks, cash items and internal revenue account.....	1,030 40	1,838 48	918 45		
Totals.....	\$415,374 39	\$457,347 09	\$507,650 28	\$519,890 54	\$517,126 17
Liabilities.					
Capital stock paid in.....	\$75,000 00	\$75,000 00	\$75,000 00	\$75,000 00	\$75,000 00
Surplus fund.....	9,000 00	13,000 00	13,000 00	13,000 00	15,000 00
Undivided profits, less current ex- penses, interest and taxes paid	489 30	2,131 12	3,538 76	7,786 57	1,083 81
Dividends unpaid.....					
Commercial deposits subject to check.....	132,884 54	158,930 29	145,734 79	147,404 70	164,787 09
Commercial certificates of deposit.					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	84,381 04	89,231 37	105,236 47	106,210 95	115,956 97
Savings certificates of deposit.....	113,619 51	119,054 31	165,140 26	170,488 32	145,348 30
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$415,374 39	\$457,347 09	\$507,650 28	\$519,890 54	\$517,126 17

No. 291.

THE STATE BANK OF CALEDONIA, CALEDONIA, MICHIGAN.

Organized June 11, 1904.

CHARLES RICE, *President*; JOHN T. SMITH, *Vice President and Cashier*;
J. C. PROCTOR, *Assistant Cashier*.

DIRECTORS.—Charles Rice, Isaac G. Wenger, John T. Smith, John R. Proctor, Seth Gray, A. T. Slaght.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$60,006 25	\$74,782 28	\$88,016 51	\$76,360 48	\$77,126 69
Bonds, mortgages and securities...	66,196 85	65,596 85	75,746 85	75,296 85	75,296 85
Premiums paid on bonds.....					
Overdrafts.....	129 35	282 32	220 68	138 28	9 16
Banking house.....					
Furniture and fixtures.....	700 00	700 00	700 00	700 00	700 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities	15,074 71	20,255 44	17,280 36	20,670 35	23,245 44
Exchanges for clearing house.....					
U. S. and National bank currency	6,393 00	7,289 00	5,276 00	5,375 00	5,242 00
Gold coin.....	1,270 00	2,005 00	2,010 00	1,695 00	1,840 00
Silver coin.....	1,539 60	1,118 30	1,367 85	1,371 10	729 60
Nickels and cents.....	65 01	51 83	50 15	37 34	42 00
Checks, cash items and internal revenue account.....		5 00	14 16	10 00	5 00
Totals.....	\$161,334 77	\$172,086 02	\$190,662 56	\$181,654 40	\$184,236 74
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	1,050 00	1,300 00	1,300 00	1,550 00	1,550 00
Undivided profits, less current ex- penses, interest and taxes paid	1,342 68	971 18	2,541 61	466 36	1,367 38
Dividends unpaid.....					
Commercial deposits subject to check.....	18,113 62	19,293 02	20,091 90	21,697 85	24,884 57
Commercial certificates of deposit					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	44,765 24	48,041 76	54,916 00	51,589 98	50,715 16
Savings certificates of deposit....	76,063 23	82,430 06	91,813 05	86,350 21	85,719 63
Notes and bills rediscounted....					
Bills payable.....					
Totals.....	\$161,334 77	\$172,086 02	\$190,662 56	\$181,654 40	\$184,236 74

STATE BANKS OF MICHIGAN.

57

No. 336.

CALUMET STATE BANK, CALUMET.

Organized April 23, 1906.

THOMAS HOATSON, *President*; EDWARD ULSETH, JOSEPH W. SELDEN, *Vice Presidents*;
SELDEN B. CRAWY, *Cashier*; WALTER EDWARDS, *Assistant Cashier*.

DIRECTORS.—Thomas Hoatson, Charles A. Anderson, William C. Kinsman, Joseph W. Selden, William J. Uren, Edward Ulseth, Joseph Vertin, Thomas Collins, Joseph Bosch, Alexander G. MacLeod, Charles J. Morrison.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$252,323 91	\$263,345 18	\$278,362 00	\$303,295 26	\$305,360 82
Bonds, mortgages and securities...	29,205 97	35,667 04	31,648 35	32,160 50	35,693 91
Premiums paid on bonds.....					
Overdrafts.....	943 37	341 47	396 45	345 00	770 57
Banking house.....	51,044 81	51,044 81	51,044 81	51,044 81	51,044 81
Furniture and fixtures.....	8,734 71	8,734 71	8,734 71	8,734 71	8,734 71
Other real estate.....					
Due from other banks and bankers (not reserve cities).....	14,051 79	47 00	4,606 62	4,797 33	4,232 86
Items in transit.....	3,647 51	3,592 51	2,450 08	2,787 50	3,554 56
United States bonds.....					
Due from banks in reserve cities	19,458 31	28,572 62	30,062 42	30,171 23	32,542 51
Exchanges for clearing house.....				5,435 65	4,486 92
U. S. and National bank currency	15,404 00	17,023 00	25,883 00	24,604 00	24,366 00
Gold coin.....	6,432 50	4,295 00	5,100 00	3,025 00	3,422 50
Silver coin.....	3,076 60	5,749 26	8,465 82	3,923 85	2,415 72
Nickels and cents.....	399 00	230 00	486 00	167 00	437 00
Checks, cash items and internal revenue account.....	2,980 84	1,046 64	2,823 65	846 92	1,485 95
Totals.....	\$407,703 32	\$419,689 24	\$459,103 91	\$471,339 36	\$478,548 84
Liabilities.					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....					
Undivided profits, less current ex- penses, interest and taxes paid	8,350 97	9,671 07	12,627 57	15,569 11	15,967 18
Dividends unpaid.....					
Commercial deposits subject to check.....	239,121 03	236,031 62	240,896 60	245,400 73	248,126 05
Commercial certificates of deposit		1,100 00	8,771 00		395 00
Due to banks and bankers.....					
Certified checks.....			500 00	300 00	
Cashier's checks outstanding....				115 61	1,994 91
Savings deposits.....	55,957 93	66,811 83	80,808 74	93,383 91	106,165 70
Savings certificates of deposit....	4,273 30	4,074 72	5,500 00	6,570 00	5,900 00
Deposit State Treasurer.....			10,000 00	10,000 00	
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$407,703 32	\$419,689 24	\$459,103 91	\$471,339 36	\$478,548 84

No. 87.

THE MERCHANTS' AND MINERS' BANK, CALUMET.

Organized August 7, 1873.

Corporate existence extended December 4, 1902.

CHARLES BRIGGS, *President*; PETER RUPPE, *First Vice President*; WM. B. ANDERSON, *Second Vice President and Manager*; STEPHEN PAULL, *Cashier*; FRANK J. KOHLHAAS, *Assistant Cashier*.

DIRECTORS.—Charles Briggs, Will A. Childs, Peter Ruppe, Paul P. Roehm, Edward M. Lieblein, James Hostson, James Chynoweth, John Daniell, Fred Smith, O. J. Larson, W. B. Anderson, Gordon R. Campbell.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 16, '08	Report of Sept. 23, '08
Loans and discounts.....	\$1,222,611 94	\$1,230,638 13	\$1,240,255 80	\$1,238,020 79	\$1,250,613 30
Bonds, mortgages and securities..	121,265 33	128,477 87	130,135 12	149,500 07	158,486 77
Premiums paid on bonds.....					
Overdrafts.....	341 88	614 44	423 80	608 60	452 91
Banking house.....					
Furniture and fixtures.....	8,500 00	8,000 00	8,000 00	7,500 00	7,500 00
Other real estate.....	500 00	500 00	500 00	500 00	500 00
Due from other banks and bank- ers (not reserve cities).....	11,829 94	9,566 66	8,223 51	10,522 19	24,834 97
Items in transit.....	7,002 13	7,245 00	5,132 81	5,075 00	3,842 94
United States bonds.....					
Due from banks in reserve cities..	675,278 24	944,270 11	895,045 45	600,140 56	740,270 50
Exchanges for clearing house....					
U. S. and National bank currency	216,845 00	177,631 00	153,345 00	148,903 00	125,985 00
Gold coin.....	53,872 50	72,320 00	70,690 00	73,092 50	71,917 50
Silver coin.....	7,457 45	10,806 95	11,011 60	9,184 40	8,758 75
Nickels and cents.....	574 37	586 91	1,037 00	674 53	707 69
Checks, cash items and internal revenue account.....	6,817 33	9,796 06	6,113 28	10,193 69	6,995 44
Totals.....	\$2,332,896 11	\$2,600,453 13	\$2,538,913 37	\$2,254,005 33	\$2,400,965 77
Liabilities.					
Capital stock paid in.....	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund.....	150,000 00	150,000 00	150,000 00	150,000 00	150,000 00
Undivided profits, less current ex- penses, interest and taxes paid	21,729 13	16,228 53	28,975 46	31,821 26	33,517 61
Dividends unpaid.....	120 00	343 00	140 00	1,750 00	170 00
Commercial deposits subject to check.....	948,516 09	1,209,189 48	1,073,580 96	785,574 92	902,535 31
Commercial certificates of deposit	14,165 44	7,207 37	1,542 94	1,755 42	17,316 86
Due to banks and bankers.....	8,197 57	2,023 59	2,519 61	3,945 88	4,690 08
Certified checks.....	6 00	56 00	6 00	181 00	6 00
Cashier's checks outstanding....			2,209 26	3,191 26	7,425 62
Savings deposits.....	1,018,329 51	1,038,563 19	1,104,028 72	1,102,338 67	1,108,229 17
Savings certificates of deposit....	26,832 37	26,841 97	26,930 42	23,446 92	26,975 12
Notes and bills rediscounted....					
Bills payable.....					
Totals.....	\$2,332,896 11	\$2,600,453 13	\$2,538,913 37	\$2,254,005 33	\$2,400,965 77

No. 320.

THE FIRST STATE BANK OF CAMDEN, CAMDEN.

Organized August 24, 1905.

C. B. ALWARD, *President*; W. S. BLAIR, *Vice President*; B. R. ALWARD, *Cashier*;
C. A. CURTISS, *Assistant Cashier*.

DIRECTORS.—C. B. Alward, W. S. Blair, James A. Bates, James McCallum, B. R. Alward.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$46,401 82	\$51,512 12	\$48,917 36	\$48,684 66	\$51,594 13
Bonds, mortgages and securities..	44,898 59	46,533 03	42,575 62	40,317 11	39,404 61
Premiums paid on bonds.....					
Overdrafts.....	427 81	286 65	121 51	170 09	72 66
Banking house.....					
Furniture and fixtures.....	1,000 00	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....	350 76	1,179 85	556 35	288 61	1,677 16
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities.	1,485 53	3,113 77	6,141 32	6,375 40	11,743 02
Exchanges for clearing house.....				105 00	113 37
U. S. and national bank currency.	13,814 00	6,839 00	5,559 00	4,727 00	3,904 00
Gold coin.....	1,795 00	3,155 00	1,102 00	1,325 00	1,355 00
Silver coin.....	906 65	1,176 60	795 10	819 85	468 45
Nickels and cents.....	61 29	53 45	72 59	56 39	43 69
Checks, cash items and internal revenue account.....	98				
Totals.....	\$111,142 43	\$114,849 47	\$106,840 85	\$103,869 11	\$111,376 09
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	2,000 00	4,000 00	4,000 00	5,000 00	5,000 00
Undivided profits, less current ex- penses, interest and taxes paid	2,048 09	210 10	1,303 23	298 52	1,141 79
Dividends unpaid.....					
Commercial deposits subject to check.....	9,579 46	13,214 89	8,259 25	6,876 50	10,598 82
Commercial certificates of deposit.					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding....					
Savings deposits.....					
Savings certificates of deposit.....	74,514 88	77,424 48	73,278 37	71,694 09	74,635 48
Notes and bills rediscounted.....	3,000 00				
Bills payable.....					
Totals.....	\$111,142 43	\$114,849 47	\$106,840 85	\$103,869 11	\$111,376 09

No. 208.

THE CAPAC SAVINGS BANK, CAPAC.

Organized September 8, 1898.

FRED T. MOORE, *President*; WALTER SHEARSMITH, *Vice President*; FRANK BURT, *Assistant Cashier*.

DIRECTORS.—Fred T. Moore, Walter Shearsmith, H. B. Hitchings, S. H. Moore, Frank Burt.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$95,678 12	\$99,968 84	\$98,355 59	\$90,352 86	\$76,738 34
Bonds, mortgages and securities..	31,320 95	31,018 64	31,755 39	37,368 28	37,640 41
Premiums paid on bonds.....					
Overdrafts.....	322 34	251 62	775 48	393 96	66 21
Banking house.....					
Furniture and fixtures.....	1,000 00	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	4,298 47	7,318 12	3,994 31	5,347 20	2,727 05
United States bonds.....					
Due from banks in reserve cities..	23,099 22	17,929 06	12,580 08	8,274 69	15,512 49
Exchanges for clearing house.....					
U. S. and National Bank currency	3,823 00	2,719 00	4,468 00	4,914 00	3,669 00
Gold coin.....	2,550 00	3,270 00	1,855 00	1,095 00	1,525 00
Silver coin.....	415 10	648 60	424 80	567 75	394 75
Nickels and cents.....	76 06	112 92	25 88	56 05	57 37
Checks, cash items and internal revenue account.....	14 49	134 25	581 97	173 47	95 76
Totals.....	\$162,597 75	\$154,371 05	\$145,816 50	\$139,543 26	\$139,426 38
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	1,800 00	1,800 00	1,800 00	1,800 00	1,800 00
Undivided profits, less current ex- penses, interest and taxes paid..	3,124 68	1,120 71	2,689 89	906 73	1,896 61
Dividends unpaid.....					
Commercial deposits subject to check.....	8,634 11	13,661 26	10,023 84	5,703 99	8,001 35
Commercial certificates of deposit					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding....					
Savings deposits.....	85,568 60	86,202 65	85,529 33	87,014 65	86,744 63
Savings certificates of deposit....	43,470 36	31,586 43	25,773 45	24,117 89	20,963 79
Notes and bills rediscounted....					
Bills payable.....					
Totals.....	\$162,597 75	\$154,371 05	\$145,816 50	\$139,543 26	\$139,426 38

No. 303.

STATE SAVINGS BANK OF CARLETON, CARLETON.

Organized December 1, 1904.

JACOB J. LUCKE, *President*; JULIUS E. KAHLBAUM, *Vice President*; HARRY S. GERMAN, *Cashier*.DIRECTORS.—Jacob J. Lucke, Chas. L. Edwards, Julius E. Kahlbaum, Edwin C. Maxwell,
J. Edward Ready, Joseph Waltz.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$68,724 05	\$67,612 73	\$69,045 94	\$62,931 97	\$69,539 07
Bonds, mortgages and securities...	54,070 00	49,370 00	54,265 00	54,245 00	53,712 00
Premiums paid on bonds.....					
Overdrafts.....	7 66	98	71	11 99	
Banking house.....	5,000 00	5,000 00	5,000 00	5,000 00	5,000 00
Furniture and fixtures.....	1,000 00	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	310 50		1,206 00	400 00	3,150 00
United States bonds.....					
Due from banks in reserve cities...	7,080 74	15,697 43	10,651 74	26,568 24	13,645 35
Exchanges for clearing house.....					
U. S. and National Bank currency	4,157 00	5,635 00	4,917 00	7,003 00	3,618 00
Gold coin.....	1,705 00	1,500 00	1,060 00	2,225 00	2,440 00
Silver coin.....	1,015 00	1,050 00	763 50	370 00	270 00
Nickels and cents.....	90 61	173 31	18 58	37 38	57 43
Checks, cash items and internal revenue account.....	3,185 46	143 59	667 32	1,630 78	2,046 03
Totals.....	\$146,346 02	\$147,183 04	\$148,625 79	\$161,423 36	\$154,490 88
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	950 00	1,150 00	1,150 00	1,500 00	1,500 00
Undivided profits, less current ex- penses, interest and taxes paid..	1,709 32	1,523 27	1,900 31	1,417 36	2,278 98
Dividends unpaid.....				180 00	
Commercial deposits subject to check.....	27,442 55	27,878 82	29,278 54	39,908 73	29,035 18
Commercial certificates of deposit					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding....					
Savings deposits.....	86,092 09	86,025 21	88,382 21	91,246 29	94,582 08
Savings certificates of deposit.....	10,152 06	10,602 74	7,914 73	7,172 98	7,084 64
Notes and bills rediscounted....					
Bills payable.....					
Totals.....	\$146,346 02	\$147,183 04	\$148,625 79	\$161,423 36	\$154,490 88

No. 287.

THE COMMERCIAL SAVINGS BANK OF CARO, MICHIGAN.

Organized May 14, 1904.

JOHN F. SEELEY, *President*; SHERMAN F. CHASE, *Vice President*; LEWIS G. SEELEY, *Cashier*;
JOHN M. GREENE, *Assistant Cashier*.

DIRECTORS.—John F. Seeley, Sherman F. Chase, Lewis G. Seeley, Grant H. Stocum, William A. Forbes.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$95,810 15	\$83,873 51	\$95,254 91	\$101,857 04	\$107,530 45
Bonds, mortgages and securities..	68,423 50	72,983 50	73,063 50	68,556 00	65,571 00
Premiums paid on bonds.....					
Overdrafts.....	332 70	535 90	284 98	621 00	955 37
Banking house.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Furniture and fixtures.....	2,423 00	2,423 00	2,300 00	2,300 00	2,300 00
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....					1,600 00
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities.	18,914 91	27,924 73	19,013 34	13,825 66	22,106 66
Exchanges for clearing house....	444 18	319 46	169 05	680 00	555 82
U. S. and national bank currency.	8,357 00	7,734 00	6,817 00	6,242 00	6,155 00
Gold coin.....	1,645 00	1,725 00	2,655 00	2,650 00	2,320 00
Silver coin.....	1,172 75	933 50	909 59	1,182 50	1,379 25
Nickels and cents.....	268 09	289 74	269 66	117 87	309 20
Checks, cash items and internal revenue account.....	404 09	554 36	356 53	437 07	473 78
Totals.....	\$208,195 37	\$209,296 70	\$211,093 47	\$208,449 14	\$221,306 53
Liabilities.					
Capital stock paid in.....	\$35,000 00	\$35,000 00	\$35,000 00	\$35,000 00	\$35,000 00
Surplus fund.....	4,000 00	4,500 00	4,500 00	5,000 00	5,000 00
Undivided profits, less current ex- penses, interest and taxes paid	3,342 48	2,565 46	4,219 95	1,517 21	2,412 07
Dividends unpaid.....		150 00		150 00	
Commercial deposits subject to check.....	34,225 27	29,187 14	36,000 85	32,469 45	41,509 35
Commercial certificates of deposit.	4,874 14	3,968 75	7,410 60	4,434 23	6,833 00
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	29,499 77	32,768 87	31,275 5	32,658 02	31,694 85
Savings certificates of deposit.....	97,253 71	101,156 48	92,686 49	97,220 23	96,857 26
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$208,195 37	\$209,296 70	\$211,093 47	\$208,449 14	\$221,306 53

No. 286.

THE STATE SAVINGS BANK OF CARO, MICHIGAN.

Organized April 27, 1904.

T. W. ATWOOD, *President*; G. H. SLOCUM, R. B. MCNAIR, *Vice Presidents*; J. M. EALY, *Cashier*;
 LOUIS WEAN, *Assistant Cashier*; HENRY PARKER, *Auditor*.

DIRECTORS.—T. W. Atwood, G. H. Slocum, R. B. McNair, G. R. Carson, J. M. Ealy, Henry Parker,
 T. C. Quinn.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$188,565 44	\$204,268 96	\$182,068 04	\$179,997 86	\$164,448 00
Bonds, mortgages and securities...	200,859 62	202,887 10	194,085 38	189,948 01	195,317 51
Premiums paid on bonds.....					
Overdrafts.....	620 88	890 96	281 14	784 42	1,918 23
Banking house.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Furniture and fixtures.....	2,700 00	2,700 00	2,700 00	2,700 00	2,700 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities	13,877 68	38,908 45	34,641 36	40,621 81	38,697 05
Exchanges for clearing house.....					
U. S. and National bank currency	29,307 00	14,962 00	19,803 00	12,016 00	16,586 00
Gold coin.....	5,185 00	5,155 00	5,460 00	5,535 00	5,615 00
Silver coin.....	931 80	1,311 05	1,621 65	837 90	570 45
Nickels and cents.....	125 20	188 86	211 26	170 90	235 71
Checks, cash items and internal revenue account.....	6,376 65	3,446 14	675 65	295 30	919 36
Totals.....	\$458,549 27	\$484,218 54	\$431,497 48	\$442,907 20	\$437,007 40
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	6,000 00	7,000 00	7,000 00	10,000 00	10,000 00
Undivided profits, less current ex- penses, interest and taxes paid	6,728 64	8,681 42	12,451 53	8,526 05	10,205 78
Dividends unpaid.....					
Commercial deposits subject to check.....	147,271 21	204,029 14	159,401 84	154,613 26	147,601 32
Commercial certificates of deposit	30,479 34	5,134 02	14,478 34	8,159 84	9,244 33
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding....					
Savings deposits.....	57,844 93	37,384 98	27,710 54	21,792 31	23,597 39
Savings certificates of deposit....	160,225 15	171,988 98	160,455 23	164,815 74	161,358 58
Notes and bills rediscounted.....					
Bills payable.....				25,000 00	25,000 00
Totals.....	\$458,549 27	\$484,218 54	\$431,497 48	\$442,907 20	\$437,007 40

No. 72.

STATE BANK OF CARSON CITY, CARSON CITY.

Organized February 14, 1887.

E. C. CUMMINGS, *President*; J. W. HALLETT, *Vice President*; IRA CUMMINGS, *Cashier*.

DIRECTORS.—E. C. Cummings, Irvin McCall, J. W. Hallett, John Boyer, Ira Cummings, G. H. Patterson, L. H. Cummings.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$123,302 97	\$122,089 23	\$125,360 35	\$120,880 50	\$102,740 84
Bonds, mortgages and securities...	170,112 50	173,983 50	185,107 50	186,407 50	202,308 50
Premiums paid on bonds.....					
Overdrafts.....	17 21	83 62	64 35	31 65	43 93
Banking house.....	4,000 00	4,000 00	4,000 00	4,000 00	4,000 00
Furniture and fixtures.....	1,000 00	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities...	17,945 01	29,598 14	23,065 15	26,400 16	28,100 71
Exchanges for clearing house.....					307 71
U. S. and National Bank currency	13,674 00	9,628 00	13,339 00	9,475 00	10,659 00
Gold coin.....	6,100 00	6,040 00	6,090 00	6,030 00	6,110 00
Silver coin.....	2,760 55	2,713 15	1,688 10	1,469 80	999 25
Nickels and cents.....	31 93	91 70	38 07	21 40	41 31
Checks, cash items and internal revenue account.....	1,034 57	295 05	888 80	465 48	40 85
Totals.....	\$349,978 74	\$359,522 39	\$360,641 32	\$356,181 49	\$356,361 10
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	14,229 76	14,732 98	11,070 24	5,201 32	7,076 58
Dividends unpaid.....					
Commercial deposits subject to check.....	29,084 42	33,471 02	29,174 08	32,787 88	35,845 18
Commercial certificates of deposit	1 00	1 00	1 00	1 00	
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding....					
Savings deposits.....					
Savings certificates of deposit....	271,713 56	276,317 30	285,396 00	283,191 29	278,439 34
Notes and bills rediscounted....					
Bills payable.....					
Totals.....	\$349,978 74	\$359,522 39	\$360,641 32	\$356,181 49	\$356,361 10

No. 234.

EXCHANGE STATE BANK, CARSONVILLE.

Organized June 20, 1901.

DAVID CROREY, *President*; C. A. CROREY, *Vice President*; W. J. MCCAREN, *Cashier*;
FRANK C. CROREY, *Assistant Cashier*.

DIRECTORS.—David Crorey, W. J. McCaren, Jane Crorey, Ellen McCaren, Mary McNinch, Frank C. Crorey, A. C. Crorey.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$110,219 49	\$98,150 59	\$109,163 44	\$109,413 26	\$111,579 97
Bonds, mortgages and securities..	46,039 85	46,308 85	48,863 85	54,903 85	54,193 85
Premiums paid on bonds.....					
Overdrafts.....	1,267 70	708 59	1,993 26	1,263 17	2,779 15
Banking house.....	1,500 00	1,500 00	1,500 00	1,500 00	1,500 00
Furniture and fixtures.....	1,295 55	1,295 55	1,295 55	1,295 55	1,295 55
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....	2,906 47			1,736 18	
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities.	47,445 92	48,395 11	38,413 95	35,449 59	46,537 27
Exchanges for clearing house....					
U. S. and national bank currency.	8,800 00	12,732 00	9,126 00	9,096 00	6,816 00
Gold coin.....	4,190 00	4,280 00	4,400 00	4,645 00	4,640 00
Silver coin.....	470 10	645 60	685 60	678 20	383 45
Nickels and cents.....	54 27	91 63	106 94	104 87	98 98
Checks, cash items and internal revenue account.....	87 86	48 02	515 73	607 55	213 74
Totals.....	\$224,277 21	\$214,155 94	\$215,063 32	\$220,693 22	\$230,037 96
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	3,400 00	3,600 00	3,600 00	3,600 00	3,700 00
Undivided profits, less current ex- penses, interest and taxes paid	2,374 06	1,436 25	2,162 90	2,122 29	1,441 34
Dividends unpaid.....					
Commercial deposits subject to check.....	60,258 23	47,870 14	43,385 85	44,441 48	51,749 00
Commercial certificates of deposit.					
Due to banks and bankers		395 01	158 21		663 40
Certified checks.....					
Cashier's checks outstanding....					
Savings deposits.....					
Savings certificates of deposit.....	138,244 92	140,854 54	145,756 36	150,529 45	152,484 22
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$224,277 21	\$214,155 94	\$215,063 32	\$220,693 22	\$230,037 96

No. 180.

STATE BANK OF CARSONVILLE, CARSONVILLE.

Organized October 17, 1895.

WM. H. AITKIN, *President*; H. W. SMITH, *Vice President*; ALLEN R. NILES, *Cashier*;
CHARLES J. WALKER, *Assistant Cashier*.DIRECTORS.—Wm. H. Aitkin, Hattie C. Aitkin, Mary C. Richardson, H. W. Smith, Allen R. Niles,
M. H. Aitkin.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$136,852 61	\$130,575 09	\$136,660 29	\$146,568 66	\$130,534 46
Bonds, mortgages and securities..	71,074 16	69,624 28	66,490 42	61,490 42	63,590 42
Premiums paid on bonds.....					
Expenses, interest and taxes paid.				315 08	705 14
Overdrafts.....	2,400 22	821 00	1,230 75	1,323 03	827 11
Banking house.....	2,998 00	2,998 00	2,998 00	2,998 00	2,998 00
Furniture and fixtures.....	1,734 91	1,724 91	1,724 91	1,714 91	1,712 23
Other real estate.....	1,667 26	1,667 26	1,839 13	1,839 13	1,839 13
Due from other banks and bank- ers (not reserve cities).....	18,630 49	14,356 20	11,510 22	9,288 87	28,337 62
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	19,412 98	17,658 54	17,101 57	19,315 29	24,224 29
Exchanges for clearing house.....					
U. S. and National bank currency	9,103 00	7,871 00	8,912 00	5,594 00	7,687 00
Gold coin.....	4,226 00	4,407 50	4,792 50	5,122 50	5,687 50
Silver coin.....	868 75	922 00	925 00	655 20	1,247 55
Nickels and cents.....	121 51	170 54	214 00	191 16	152 67
Checks, cash items and internal revenue account.....	1,065 16	192 26	392 15	328 25	539 90
Totals.....	\$270,154 05	\$252,989 18	\$254,790 94	\$256,744 50	\$270,083 02
Liabilities.					
Capital stock paid in.....	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00
Surplus fund.....	3,920 00	3,920 00	3,920 00	4,220 00	4,220 00
Undivided profits, less current ex- penses, interest and taxes paid	992 77	1,132 46	2,116 41		
Dividends unpaid.....					
Commercial deposits subject to check.....	51,932 05	46,570 38	45,319 77	47,640 86	55,279 92
Commercial certificates of deposit					
Due to banks and bankers.....	2,764 59	342 18	2,784 26	2,503 88	1,003 88
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....					
Savings certificates of deposit....	180,544 64	171,024 16	170,650 50	172,379 76	179,579 22
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$270,154 05	\$252,989 18	\$254,790 94	\$256,744 50	\$270,083 02

No. 343.

THE FIRST STATE BANK OF CENTRAL LAKE, MICH.

Organized June 30, 1906.

C. W. McPHAIL, *President*; JOHN SINALLGAN, *Vice President*; W. S. RICHARDSON, *Cashier*; HARRY OLMSTEAD, *Assistant Cashier*.

DIRECTORS.—C. W. McPhail, John Sinallgan, W. S. Richardson, A. F. Wallbrecht, E. L. Cole.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$65,064 14	\$61,878 38	\$56,094 24	\$64,378 01	\$64,970 17
Bonds, mortgages and securities...	16,561 41	16,611 23	22,456 95	18,630 19	18,347 66
Premiums paid on bonds.....					
Overdrafts.....	31 17	13 72		28 51	197 06
Banking house.....	3,200 00	3,200 00	3,200 00	3,200 00	3,200 00
Furniture and fixtures.....	1,800 00	1,800 00	1,800 00	1,800 00	1,800 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....	2,554 30	3,927 82	4,383 79	414 84	1,636 05
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities	3,815 84	3,841 39	5,769 45	4,861 70	2,699 45
Exchanges for clearing house.....	2,347 45	127 87	243 90	315 79	235 09
U. S. and National bank currency	8,698 00	4,879 00	3,831 00	4,243 00	3,701 00
Gold coin.....	1,605 00	1,800 00	1,540 00	1,655 00	1,565 00
Silver coin.....	1,137 25	1,227 40	996 80	783 30	583 35
Nickels and cents.....	66 34	140 54	127 56	77 48	41 83
Checks, cash items and internal revenue account.....					
Totals.....	\$106,900 90	\$99,447 35	\$100,443 69	\$100,387 82	\$98,966 66
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	500 00	1,000 00	1,000 00	1,000 00	1,000 00
Undivided profits, less current ex- penses, interest and taxes paid	4,400 53	260 90	2,216 93	3,341 94	3,951 56
Dividends unpaid.....					
Commercial deposits subject to check.....	19,067 46	23,583 28	25,031 67	24,516 68	23,243 47
Commercial certificates of deposit	49,852 14	41,242 76	38,446 56	36,891 50	36,730 84
Due to banks and bankers.....	549 68	392 38	1,063 22	109 29	377 00
Certified checks.....					
Cashier's checks outstanding....					
Savings deposits.....	12,531 09	12,968 03	12,685 31	12,528 41	11,663 79
Savings certificates of deposit....					
Notes and bills rediscounted.....					
Bills payable.....				2,000 00	2,000 00
Totals.....	\$106,900 90	\$99,447 35	\$100,443 69	\$100,387 82	\$98,966 66

No. 391.

THE WOLF BROS. STATE BANK, CENTREVILLE.

Organized March 26, 1908.

SAMUEL J. WOLF, *President*; HUGH P. STEWART, *Vice President*; FRANK WOLF, *Second Vice President*; C. D. MOSHER, *Cashier*.

DIRECTORS.—E. I. Wolf, Samuel J. Wolf, Frank Wolf, Hugh P. Stewart, C. D. Mosher.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....			\$101,281 28	\$125,283 62	\$130,531 08
Bonds, mortgages and securities..			45,693 04	49,643 04	54,708 04
Premiums paid on bonds.....					
Overdrafts.....			10 52	17 93	5 47
Banking house.....					
Furniture and fixtures.....			2,500 00	2,500 00	2,500 00
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....			6,300 44	6,300 44	6,300 44
Items in transit.....					1,625 00
United States bonds.....					
Due from banks in reserve cities..			72,521 59	19,692 81	24,997 50
Exchanges for clearing house.....					
U. S. and National bank currency			8,764 00	8,483 00	4,015 00
Gold coin.....			3,635 00	4,075 00	2,905 00
Silver coin.....			2,005 25	1,654 00	1,384 75
Nickels and cents.....			399 87	474 16	451 55
Checks, cash items and internal revenue account.....			14 18	49 55	12 96
Totals.....			\$243,125 17	\$218,173 55	\$229,436 79
Liabilities.					
Capital stock paid in.....			\$30,000 00	\$30,000 00	\$30,000 00
Surplus fund.....					
Undivided profits, less current ex- penses, interest and taxes paid			717 22	1,041 62	1,932 30
Dividends unpaid.....					
Commercial deposits subject to check.....			55,216 59	28,845 19	32,170 60
Commercial certificates of deposit					
Due to banks and bankers.....					
Certified checks.....					127 66
Cashier's checks outstanding.....					
Savings deposits.....			14,167 21	15,235 09	17,932 52
Savings certificates of deposit.....			143,024 15	140,051 65	147,273 71
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....			\$243,125 17	\$218,173 55	\$229,436 79

No. 315.

THE CHARLEVOIX STATE SAVINGS BANK, CHARLEVOIX.

Organized June 8, 1905.

RUEBEN P. FOLEY, *President*; G. C. GEIKEN, *Vice President*; W. J. RACHOW, *Cashier*.

DIRECTORS.—R. P. Foley, John Burns, H. L. Iddings, G. C. Geiken, H. S. Harsha, Guy S. Brown, W. J. Rachow.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$39,964 53	\$37,915 16	\$40,189 12	\$36,194 18	\$37,674 56
Bonds, mortgages and securities...	15,110 00	14,580 00	12,290 00	12,240 00	12,375 00
Premiums paid on bonds.....					
Overdrafts.....	565 07	631 56	529 47	116 24	219 27
Banking house.....					
Furniture and fixtures.....	4,341 17	4,341 17	4,341 17	4,341 17	3,500 00
Other real estate.....					1,500 00
Due from other banks and bankers (not reserve cities).....	522 46	231 32	236 81	763 41	1,145 85
Items in transit.....	49 26				
United States bonds.....					
Due from banks in reserve cities	3,971 18	6,890 35	9,340 02	9,069 76	17,470 44
Exchanges for clearing house....					
U. S. and National bank currency	3,721 00	3,903 00	1,906 00	4,281 00	4,352 00
Gold coin.....	950 00	1,005 00	215 00	335 00	520 00
Silver coin.....	403 10	769 00	1,214 65	704 20	1,047 15
Nickels and cents.....	175 31	195 30	223 51	105 20	114 78
Checks, cash items and internal revenue account.....	216 34	310 95	287 02	111 99	191 89
Suspense.....		49 26			
Totals.....	\$69,989 42	\$70,822 07	\$70,772 77	\$68,292 15	\$80,110 96
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	400 00	400 00	500 00	500 00	500 00
Undivided profits, less current ex- penses, interest and taxes paid..	496 50	420 77	343 89	2 19	1,411 43
Dividends unpaid.....	3 00	3 00	3 00		
Commercial deposits subject to check.....	18,337 13	19,977 03	16,728 01	21,722 76	29,932 74
Commercial certificates of deposit	17,247 00	16,033 81	14,052 64	12,055 67	16,255 05
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	6,062 17	5,507 46	5,115 23	4,986 53	7,011 74
Savings certificates of deposit....					
Guarantee fund.....				1,025 00	
Notes and bills rediscounted....	2,453 62	3,480 00	9,030 00		
Bills payable.....				3,000 00	
Totals.....	\$69,989 42	\$70,822 07	\$70,772 77	\$68,292 15	\$80,110 96

No. 218.

EATON COUNTY SAVINGS BANK, CHARLOTTE.

Organized August 14, 1899.

A. D. BAUGHMAN, *President*; H. G. BARBER, *Vice President*; H. K. JENNINGS, *Cashier*.

DIRECTORS.—A. D. Baughman, H. G. Barber, E. N. Ely, W. B. Otto, Albert Murray, H. K. Jennings, G. H. Spencer.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$178,873 16	\$176,179 67	\$187,789 45	\$186,029 53	\$164,473 12
Bonds, mortgages and securities...	133,618 25	140,390 12	133,955 12	153,545 12	158,680 12
Premiums paid on bonds.....					
Overdrafts.....					
Banking house.....					
Furniture and fixtures.....					
Other real estate.....					
Due from other banks and bankers (not reserve cities).....	8,027 11	4,673 90	10,110 14		14,035 06
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities	20,388 64	21,399 70	21,938 55	21,964 61	21,990 79
Exchanges for clearing house....					
U. S. and National bank currency	7,935 00	5,585 00	7,497 00	6,528 00	5,369 00
Gold coin.....	4,000 00	6,500 00	7,000 00	7,000 00	7,002 50
Silver coin.....	39 45	54 40	36 00	23 00	60 00
Nickels and cents.....	4 95	3 32	8 60	1 05	61
Checks, cash items and internal revenue account.....		29 82			
Totals	\$352,886 56	\$354,815 93	\$368,334 86	\$375,091 31	\$371,611 20
Liabilities.					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	15,248 18	13,418 67	15,471 19	13,543 83	15,604 21
Dividends unpaid.....	24 00	27 00	6 00	558 00	18 00
Commercial deposits subject to check.....					
Commercial certificates of deposit					
Due to banks and bankers.....				1,695 22	
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	199,214 38	205,045 37	214,532 78	225,969 37	222,064 10
Savings certificates of deposit....	18,400 00	16,324 89	16,324 89	13,324 89	13,924 89
Reserved for interest on deposits..			2,000 00		
Notes and bills rediscounted....					
Bills payable.....					
Totals	\$352,886 56	\$354,815 93	\$368,334 86	\$375,091 31	\$371,611 20

No. 305.

CHEBOYGAN COUNTY SAVINGS BANK, CHEBOYGAN.

Organized January 24, 1905.

JAMES F. MOLONEY, *President*; W. L. MARTIN, JOHN H. CLUNE, *Vice Presidents*;
PERCY T. DUDLEY, *Cashier*.DIRECTORS.—James F. Moloney, W. L. Martin, J. H. Clune, Ward L. Hagadorn, George Annand,
S. A. St. Amour, J. O. Pickands, Vet. S. Moloney, Geo. E. Frost.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$91,386 84	\$97,456 91	\$113,793 92	\$108,525 74	\$101,233 36
Bonds, mortgages and securities..	54,696 75	54,607 75	53,747 40	55,489 65	60,584 65
Premiums paid on bonds.....					
Overdrafts.....	55 82	292 88	198 22	783 18	662 19
Banking house.....					
Furniture and fixtures.....	3,922 91	3,922 91	3,922 91	3,997 91	3,997 91
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....			1,988 42	211 85	353 88
Items in transit.....	117 41	997 16	192 35	197 42	
United States bonds.....					
Due from banks in reserve cities..	9,389 19	13,134 17	7,087 80	9,342 53	37,510 47
Exchanges for clearing house.....					
U. S. and National bank currency	13,079 00	6,945 25	9,690 00	7,292 00	5,453 00
Gold coin.....	2,305 00	2,777 50	3,865 00	1,930 00	1,390 00
Silver coin.....	2,047 40	1,805 05	1,613 80	1,351 10	2,014 25
Nickels and cents.....	170 13	379 21	431 14	276 74	275 74
Checks, cash items and internal revenue account.....	893 80	767 62	276 33	1,717 97	906 40
Totals.....	\$178,064 25	\$183,086 41	\$196,807 29	\$191,116 09	\$214,381 85
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	500 00	1,000 00	1,000 00	1,000 00	1,000 00
Undivided profits, less current ex- penses, interest and taxes paid	3,152 94	646 66	1,249 65	2,213 45	2,825 01
Dividends unpaid.....		120 00	12 00	12 00	12 00
Commercial deposits subject to check.....	44,441 73	51,725 61	52,650 33	45,343 86	65,935 31
Commercial certificates of deposit.					
Due to banks and bankers.....	1,430 87	1,999 04		2,168 26	10,593 93
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	29,662 37	31,445 30	30,918 75	36,659 12	35,720 84
Savings certificates of deposit.....	48,876 34	46,149 80	50,927 85	46,726 20	48,294 76
Notes and bills rediscounted.....			10,048 71	6,993 20	
Bills payable.....					
Totals.....	\$178,064 25	\$183,086 41	\$196,807 29	\$191,116 09	\$214,381 85

STATE BANKING DEPARTMENT.

No. 304.

THE CHEBOYGAN STATE BANK, CHEBOYGAN.

Organized February 11, 1905.

F. SHEPHERD, *President*; WM. P. DEKLYNE, DUDLEY E. WATERS, *Vice Presidents*;
GEO. G. BROWN, *Cashier*.

DIRECTORS.—F. Shepherd, W. P. DeKlyne, Miles E. Riggs, G. A. Thompson, George G. Brown, Dudley E. Waters, O. H. Gebhardt, B. A. Cueny, H. A. Blake, G. W. Rittenhouse.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$150,484 53	\$153,708 20	\$154,406 29	\$156,414 63	\$144,217 71
Bonds, mortgages and securities...	36,350 25	35,585 60	38,140 35	38,641 09	38,111 09
Premiums paid on bonds.....					
Overdrafts.....	1,422 49	1,234 60	1,252 83	1,010 75	1,193 10
Banking house.....	11,100 00	11,100 00	11,100 00	11,100 00	11,100 00
Furniture and fixtures.....	3,100 00	3,100 00	3,100 00	3,100 00	3,100 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....		744 81		131 80	1,336 80
Items in transit.....	174 68	375 09	238 64	156 08	429 33
United States bonds.....					
Due from banks in reserve cities	10,187 41	5,170 66	53,612 34	7,042 85	32,518 89
Exchanges for clearing house.....		977 81	272 96	1,032 60	787 87
U. S. and National bank currency	11,765 00	7,354 00	5,725 00	7,038 00	7,940 00
Gold coin.....	3,392 50	3,085 00	3,070 00	3,625 00	4,840 00
Silver coin.....	2,877 15	1,890 05	2,799 95	1,666 65	1,338 75
Nickels and cents.....	193 64	253 91	151 95	163 47	200 56
Checks, cash items and internal revenue account.....	394 22	302 26	65 95	50 37	199 74
Totals	\$231,441 87	\$224,881 99	\$273,906 26	\$231,173 29	\$247,313 84
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	1,500 00	2,000 00	2,000 00	2,500 00	2,500 00
Undivided profits, less current ex- penses, interest and taxes paid	2,299 75	1,012 89	2,191 97	844 25	1,606 09
Dividends unpaid.....	15 00	30 00	30 00	171 00	60 00
Commercial deposits subject to check.....	53,992 34	56,849 09	126,782 40	65,257 79	58,249 68
Commercial certificates of deposit					
Due to banks and bankers.....	5,615 65	4,422 21	2,785 88	313 17	
Certified checks.....				755 00	150 00
Cashier's checks outstanding....					
Savings deposits.....	34,952 13	35,511 33	35,986 55	37,200 93	37,449 22
Savings certificates of deposit....	75,963 67	71,306 47	54,129 46	55,932 56	90,851 85
Notes and bills rediscounted.....	7,103 33	3,750 00		18,198 59	6,447 00
Bills payable.....					
Totals	\$231,441 87	\$224,881 99	\$273,906 26	\$231,173 29	\$247,313 84

No. 397.

FARMERS' AND MERCHANTS' BANK OF CHELSEA, CHELSEA.

Organized April 22, 1908.

J. F. WALTROUS, *President*; PETER MERKEL, *Vice President*; P. G. SCHAIBLE, *Cashier*.

DIRECTORS.—J. F. Waltrous, Peter Merkle, Christian Grau, Lewis Geyer, Jas. H. Guthrie, C. H. Kalmbach, John Kalmbach, Orrin C. Burkhardt, John Farrell.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....				\$8,105 59	\$15,541 40
Bonds, mortgages and securities...				23,582 03	29,357 78
Premiums paid on bonds.....					
Overdrafts.....					
Banking house.....				2,800 00	2,800 00
Furniture and fixtures.....				913 70	931 17
Expenses, interest and taxes paid.				583 68	657 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities				14,503 92	18,469 65
Exchanges for clearing house.....					2,500 00
U. S. and National bank currency				3,181 00	2,683 00
Gold coin.....				1,240 00	1,720 00
Silver coin.....				439 75	534 55
Nickels and cents.....				89 04	103 58
Checks, cash items and internal revenue account.....				9 50	100 00
Totals.....				\$55,448 21	\$75,398 13
Liabilities.					
Capital stock paid in.....				\$17,073 00	\$21,480 00
Surplus fund.....					
Undivided profits, less current ex- penses, interest and taxes paid					
Dividends unpaid.....					
Commercial deposits subject to check.....				13,200 79	21,256 03
Commercial certificates of deposit					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding....					
Savings deposits.....				20,458 42	22,622 10
Savings certificates of deposit....				4,716 00	10,040 00
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....				\$55,448 21	\$75,398 13

No. 203.

THE KEMPF COMMERCIAL AND SAVINGS BANK, CHELSEA.

Organized January 14, 1898.

H. S. HOLMES, *President*; C. H. KEMPF, *Vice President*; GEO. A. BEGOLLE, *Cashier*;
JOHN L. FLETCHER, *Assistant Cashier*.DIRECTORS.—R. Kempf, C. H. Kempf, H. S. Holmes, C. Klein, Otto D. Luick, Edward Vogel,
D. C. McLaren.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$67,843 80	\$77,625 95	\$87,819 53	\$95,256 02	\$87,024 19
Bonds, mortgages and securities...	355,865 35	351,273 35	352,421 17	346,420 09	347,431 82
Premiums paid on bonds.....	686 61	593 33	591 94	813 19	787 38
Overdrafts.....	2,190 08	2,158 57	3,422 27	2,598 60	6,555 02
Banking house.....	17,500 00	15,000 00	15,000 00	15,000 00	15,000 00
Furniture and fixtures.....	5,000 00	5,000 00	5,060 00	5,060 00	5,150 00
Other real estate.....	4,181 54	4,165 80	1,253 55	400 00	400 00
Due from other banks and bankers (not reserve cities).....	7,050 00	237 00	400 00		
Items in transit.....	651 64	11 25	132 00	212 50	125 00
United States bonds.....	2,500 00	2,500 00	2,500 00	2,500 00	2,500 00
Due from banks in reserve cities	42,730 42	57,762 86	107,023 94	48,971 09	49,364 36
Exchanges for clearing house....					
U. S. and National bank currency	16,556 00	12,130 00	15,856 00	11,191 00	8,892 00
Gold coin.....	16,600 00	17,215 00	14,565 00	16,350 00	17,235 00
Silver coin.....	1,067 25	3,123 35	1,341 10	1,434 70	928 80
Nickels and cents.....	87 63	344 60	271 70	195 55	170 92
Checks, cash items and internal revenue account.....	336 64	271 04	322 63	109 97	230 32
Totals.....	\$540,346 96	\$549,412 11	\$607,970 83	\$546,502 71	\$541,794 79
Liabilities.					
Capital stock paid in.....	\$40,000 00	\$40,000 00	\$40,000 00	\$40,000 00	\$40,000 00
Surplus fund.....	15,000 00	15,000 00	15,000 00	15,000 00	15,000 00
Undivided profits, less current ex- penses, interest and taxes paid	7,556 35	6,748 89	11,567 17	7,677 17	10,196 16
Dividends unpaid.....		64 00	64 00	164 00	
Commercial deposits subject to check.....	43,623 58	85,620 11	102,213 65	73,320 43	77,189 13
Commercial certificates of deposit	32,009 25	30,263 30	29,804 88	19,347 70	19,058 70
Due to banks and bankers.....					
Certified checks.....					475 00
Cashier's checks outstanding.....	20 00	457 67	1,475 78	259 86	
Savings deposits.....	364,087 86	330,771 67	361,562 52	328,673 46	329,658 73
Savings certificates of deposit....	38,049 92	40,486 47	46,282 83	62,060 09	50,217 07
Notes and bills rediscounted....					
Bills payable.....					
Totals.....	\$540,346 96	\$549,412 11	\$607,970 83	\$546,502 71	\$541,794 79

No. 235.

THE CHESANING STATE BANK, CHESANING.

Organized June 22, 1901.

O. D. CHAPMAN, *President*; M. L. PARSHALL, *Vice President*; F. A. GREENFELDER, *Cashier*;
FLORENCE A. CHAPMAN, *Assistant Cashier*.

DIRECTORS.—O. D. Chapman, F. A. Greenfelder, A. D. Agnew, G. M. Peet, M. L. Parshall, O. C. Sperry.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$142,055 49	\$158,033 20	\$147,892 64	\$153,134 63	\$162,529 76
Bonds, mortgages and securities..	43,363 00	48,263 00	66,891 00	66,741 00	72,351 00
Premiums paid on bonds.....					
Overdrafts.....	205 11	2,143 60	143 05	647 20	125 31
Banking house.....	7,500 00	7,500 00	7,500 00	7,500 00	7,500 00
Furniture and fixtures.....	1,475 00	1,475 00	1,475 00	1,475 00	1,475 00
Other real estate.....	8,500 00	8,500 00	7,000 00	7,000 00	
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....	6,233 35	2,325 46	1,062 29	1,025 42	120 00
United States bonds.....					
Due from banks in reserve cities..	51,741 14	45,130 64	19,982 76	32,616 75	40,272 01
Exchanges for clearing house.....					
U. S. and National bank currency	14,642 00	9,915 00	6,975 00	6,471 00	7,167 00
Gold coin.....	4,415 00	7,030 00	8,360 00	9,140 00	9,725 00
Silver coin.....	1,482 00	1,101 90	922 50	1,435 85	1,868 75
Nickels and cents.....	235 15	237 81	117 30	143 66	65 41
Checks, cash items and internal revenue account.....	1,953 90	3,721 37	2,712 38	662 88	219 84
Totals.....	\$283,801 14	\$295,376 98	\$271,033 92	\$287,993 39	\$303,419 08
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	2,000 00	2,200 00	2,200 00	2,600 00	2,600 00
Undivided profits, less current ex- penses, interest and taxes paid	2,232 68	2,422 50	4,372 96	1,313 17	1,951 82
Dividends unpaid.....				42 00	
Commercial deposits subject to check.....	53,158 15	59,090 35	45,565 92	53,594 28	56,985 25
Commercial certificates of deposit	155,906 82	161,577 32	144,159 74	147,989 84	155,547 57
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	45,503 49	45,086 81	49,735 30	57,454 10	61,334 44
Savings certificates of deposit....					
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$283,801 14	\$295,376 98	\$271,033 92	\$287,993 39	\$303,419 08

No. 118.

THE CLARE COUNTY SAVINGS BANK, CLARE.

Organized June 23, 1891.

C. W. PERRY, *President*; WM. WOLSEY, *Vice President*; C. H. SUTHERLAND, *Cashier*.

DIRECTORS.—C. W. Perry, C. H. Sutherland, Wm. Wolsey, L. Wiesman, Carrie L. Stroup.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$92,873 31	\$96,306 36	\$101,582 08	\$105,500 09	\$103,166 74
Bonds, mortgages and securities..	53,050 47	54,525 47	53,698 47	53,910 47	54,955 47
Premiums paid on bonds.....					
Overdrafts.....	2,126 40	758 18	1,173 24	4,028 20	2,115 65
Banking house.....	5,500 00	5,500 00	5,500 00	5,500 00	5,500 00
Furniture and fixtures.....	1,200 00	1,200 00	1,200 00	1,200 00	1,200 00
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....	38,000 00	37,000 00	29,000 00	24,000 00	24,000 00
Items in transit.....	2,111 94	1,312 63	166 43		1,429 07
United States bonds.....					
Due from banks in reserve cities..	30,382 15	32,306 71	24,616 21	24,017 83	40,358 46
Exchanges for clearing house.....					
U. S. and National bank currency	12,322 00	15,836 00	10,850 00	8,967 00	4,849 00
Gold coin.....	4,140 00	4,120 00	3,775 00	3,072 50	3,650 00
Silver coin.....	2,340 30	3,110 25	1,999 15	2,878 50	1,647 80
Nickels and cents.....	86 26	82 60	155 66	213 33	186 02
Checks, cash items and internal revenue account.....	4,044 08	2,847 35	1,563 38	533 77	2,704 41
Totals.....	\$248,176 91	\$244,905 55	\$235,279 62	\$233,821 69	\$245,762 62
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	7,000 00	7,000 00	7,000 00	7,000 00	7,000 00
Undivided profits, less current ex- penses, interest and taxes paid	2,980 77	2,306 60	4,517 00	1,323 22	2,770 61
Dividends unpaid.....				1,500 00	75 00
Commercial deposits subject to check.....	49,344 79	49,813 90	48,387 63	51,235 80	47,346 02
Commercial certificates of deposit.					
Due to banks and bankers.....					
Certified checks.....					25 00
Cashier's checks outstanding.....					
Savings deposits.....	83,759 88	85,753 52	79,376 27	75,156 73	84,390 63
Savings certificates of deposit.....	85,091 47	80,031 53	75,998 72	77,605 94	84,155 36
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$248,176 91	\$244,905 55	\$235,279 62	\$233,821 69	\$245,762 62

No. 267.

E. JOSSMAN STATE BANK, CLARKSTON.

Organized November 25, 1902.

A. K. EDGAR, *President*; C. J. SUTHERLAND, *Vice President*; R. E. JOSSMAN, *Cashier*;
C. R. MORRISON, *Assistant Cashier*.

DIRECTORS.—A. K. Edgar, Manley Bower, Edmund Foster, George F. Gross, R. E. Jossman,
C. J. Sutherland.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$87,470 82	\$78,879 38	\$72,344 32	\$60,129 90	\$71,558 05
Bonds, mortgages and securities...	63,612 88	64,237 82	55,875 00	54,725 00	59,439 00
Premiums paid on bonds.....					
Overdrafts.....	1,387 94	584 37	787 21	976 62	1,775 01
Banking house.....					
Furniture and fixtures.....	700 00	725 00	825 00	875 00	960 00
Expenses, interest and taxes paid.	72 96	248 14		227 87	
Other real estate.....	233 00	233 00	233 00	233 00	242 67
Due from other banks and bankers (not reserve cities).....	19 94			68 44	2 15
Items in transit.....	752 50	1,263 97	6,189 07	5,482 32	482 32
United States bonds.....					
Due from banks in reserve cities	4,581 94	8,810 96	9,779 00	1,712 65	4,852 42
Exchanges for clearing house.....					
U. S. and National bank currency	3,689 00	2,318 00	5,138 00	7,210 00	4,337 00
Gold coin.....	2,700 00	2,040 00	650 00	700 00	750 00
Silver coin.....	471 20	372 90	248 05	175 00	149 80
Nickels and cents.....	36 46	35 41	40 03	50 72	61 50
Checks, cash items and internal revenue account.....	53 50	119 30	143 44	202 75	161 41
Totals.....	\$165,681 84	\$159,868 25	\$152,252 12	\$141,769 27	\$144,761 33
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	7,250 00	8,500 00	8,500 00	9,000 00	9,000 00
Undivided profits, less current ex- penses, interest and taxes paid			1,387 89		131 02
Dividends unpaid.....				147 00	
Commercial deposits subject to check.....	19,356 25	18,917 32	21,640 83	15,572 34	17,445 68
Commercial certificates of deposit					
Due to banks and bankers.....		1 13	12 29		
Certified checks.....					
Cashier's checks outstanding....	50 00				
Savings deposits.....	42,672 27	35,108 42	29,845 98	28,749 95	27,360 25
Savings certificates of deposit....	66,983 32	64,371 38	61,265 13	63,299 98	55,824 38
Notes and bills rediscounted.....	9,370 00	12,970 00	9,600 00	5,000 00	15,000 00
Bills payable.....					
Totals.....	\$165,681 84	\$159,868 25	\$152,252 12	\$141,769 27	\$144,761 33

No. 376.

THE CLIMAX STATE BANK, CLIMAX.

Organized August 25, 1907.

A. A. ALDRICH, *President*; M. M. SCRAMLIN, *Vice President*; T. E. SINCLAIR, *Cashier*.

DIRECTORS.—A. A. Aldrich, A. T. Slight, M. M. Scramlin, J. E. Kimble, L. T. Becker, T. T. Hallock, George Carpp, J. W. Pierce, A. D. Leiter.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$18,536 02	\$21,822 71	\$22,782 19	\$25,030 14	\$35,893 19
Bonds, mortgages and securities...	16,964 43	18,859 43	20,889 43	20,174 43	20,724 43
Premiums paid on bonds.....					
Overdrafts.....			81 99	144 45	116 91
Banking house.....					
Furniture and fixtures.....	1,000 00	1,000 00	1,250 00	1,250 00	1,250 00
Expenses, interest and taxes paid.	1 63				
Other real estate.....					
Due from other banks and bankers (not reserve cities).....	1,094 49	1,658 82	1,720 19	1,792 73	1,091 76
Premium account.....	547 38	547 38	547 38	547 38	547 38
Items in transit.....				935 80	829 90
United States bonds.....					
Due from banks in reserve cities	12,677 02	14,722 20	10,323 77	13,797 93	11,213 39
Exchanges for clearing house.....					
U. S. and National bank currency	2,685 00	3,585 00	1,520 00	1,485 00	1,465 00
Gold coin.....	220 00	640 00	1,155 00	1,495 00	1,710 00
Silver coin.....	403 75	305 40	191 70	230 25	167 95
Nickels and cents.....	4 93	7 41	9 45	55 59	7 59
Checks, cash items and internal revenue account.....	441 50	66 10	79 47	121 86	52 02
Totals.....	\$54,576 15	\$63,214 45	\$60,550 57	\$67,060 65	\$75,069 52
Liabilities.					
Capital stock paid in.....	\$16,090 00	\$18,670 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....					
Undivided profits, less current ex- penses, interest and taxes paid		108 95	519 93	521 13	774 88
Dividends unpaid.....					
Commercial deposits subject to check.....	17,462 49	20,711 09	11,061 90	11,237 21	13,003 33
Commercial certificates of deposit					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding....					
Savings deposits.....		11,066 34	20,076 64	28,450 52	34,512 64
Savings certificates of deposit....	21,023 66	12,658 07	8,892 10	6,851 79	6,778 67
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$54,576 15	\$63,214 45	\$60,550 57	\$67,060 65	\$75,069 52

No. 104.

THE BRANCH COUNTY SAVINGS BANK, COLDWATER.

Organized October 14, 1890.

B. S. SPOFFORD, *President*; F. L. BURDICK, *Vice President*; M. W. WIMER, *Cashier*.

DIRECTORS.—B. S. Spofford, G. W. VanAken, N. A. Reynolds, F. L. Burdick, Alfred Milnes, N. Baldwin, H. P. Woodward, J. W. McCausey.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$216,350 34	\$235,101 82	\$225,870 52	\$250,057 45	\$213,132 50
Bonds, mortgages and securities..	221,578 05	234,239 85	239,576 94	239,079 73	238,326 73
Premiums paid on bonds.....					
Overdrafts.....	1,324 66	2,209 79	570 33	2,102 78	2,236 62
Banking house.....					
Furniture and fixtures.....					
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	100,011 36	55,880 85	98,811 42	77,303 44	102,492 38
Exchanges for clearing house....	918 72	1,304 19	883 85	384 92	2,715 76
U. S. and National bank currency	28,985 00	38,636 00	25,005 00	29,535 00	28,629 00
Gold coin.....	1,887 50	8,707 50	16,810 00	15,047 50	15,085 00
Silver coin.....	3,446 15	2,464 85	2,963 70	2,846 95	4,981 70
Nickels and cents.....	60 42	60 90	101 80	100 22	131 18
Checks, cash items and internal revenue account.....					
Totals.....	\$574,562 20	\$578,585 75	\$610,593 56	\$616,457 99	\$607,730 87
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	23,000 00	25,000 00	25,000 00	26,000 00	26,000 00
Undivided profits, less current ex- penses, interest and taxes paid	6,569 43	3,700 98	5,066 48	2,114 30	4,180 03
Dividends unpaid.....					
Commercial deposits subject to check.....	99,060 18	108,898 67	138,712 50	151,823 90	158,553 24
Commercial certificates of deposit.	112,954 58	108,103 33	114,936 67	106,568 56	100,059 19
Due to banks and bankers.....					
Certified checks.....					1,250 00
Cashier's checks outstanding....					
Savings deposits.....	282,978 01	282,882 77	276,877 91	279,951 23	267,688 41
Savings certificates of deposit....					
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$574,562 20	\$578,585 75	\$610,593 56	\$616,457 99	\$607,730 87

STATE BANKING DEPARTMENT.

No. 358.

THE COMMERCIAL AND SAVINGS BANK OF COLEMAN.

Organized December 26, 1906.

WM. D. GORDON, *President*; THOS. E. McCANN, EDWIN T. H. SCOTT, *Vice Presidents*;
WILL E. REARDON, *Cashier*.

DIRECTORS.—Joseph W. O'Brien, Ira T. Sayre, John H. Bodfish, Wm. D. Gordon, Thomas E. McCann,
Edwin T. H. Scott, Will E. Reardon.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$20,973 41	\$22,008 37	\$23,598 28	\$22,207 17	\$19,367 12
Bonds, mortgages and securities..	3,345 25	3,334 75	994 00	794 00	800 00
Premiums paid on bonds.....					
Overdrafts.....					
Banking house.....	6,500 00	6,500 00	6,500 00	6,500 00	6,500 00
Furniture and fixtures.....	617 22	567 22	475 00	425 00	375 00
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities.	5,342 44	7,134 13	3,908 20	3,492 18	5,587 34
Exchanges for clearing house.....		989 61			
U. S. and national bank currency.	1,958 00	1,376 00	725 00	1,728 00	1,481 00
Gold coin.....	370 00	505 00	500 00	535 00	510 00
Silver coin.....	290 65	236 20	225 05	189 60	128 15
Nickels and cents.....	11 36	7 93	8 06	6 61	7 22
Checks, cash items and internal revenue account.....	28 75	30 00	16 95	99 82	
Totals.....	\$39,437 08	\$42,689 21	\$36,950 54	\$35,977 38	\$34,815 83
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....		100 00	100 00	200 00	200 00
Undivided profits, less current ex- penses, interest and taxes paid	743 02	30 91	483 85		159 03
Dividends unpaid.....				35 00	
Commercial deposits subject to check.....	8,832 08	14,502 91	10,048 02	10,300 00	9,115 65
Commercial certificates of deposit.					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	1,346 81	803 67	664 56	616 61	575 27
Savings certificates of deposit.....	8,515 17	7,251 72	5,654 11	4,825 77	4,765 88
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$39,437 08	\$42,689 21	\$36,950 54	\$35,977 38	\$34,815 83

No. 292.

THE STATE BANK OF COLEMAN, COLEMAN.

Organized June 1, 1904.

CHARLES H. NIGGEMAN, *President*; JAMES E. CURTICE, *Vice President*; PAUL T. HERWIG, *Cashier*.

DIRECTORS.—James E. Curtice, E. B. Knapp, Frances B. Niggeman, C. D. Williams, C. H. Niggeman, J. M. Allen.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$58,983 60	\$55,007 48	\$61,059 69	\$61,077 56	\$59,706 24
Bonds, mortgages and securities...	10,782 41	9,503 75	9,511 69	6,936 69	9,200 69
Premiums paid on bonds.....					
Overdrafts.....	200 05	109 67	87 50	137 81	89 29
Banking house.....	8,607 95	8,607 95	8,603 95	8,603 95	8,603 95
Furniture and fixtures.....	2,264 96	2,214 96	2,214 96	2,214 96	2,214 96
Other real estate.....	2,230 00	2,230 00	2,229 10	2,229 10	1,893 95
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities	12,476 75	15,331 55	12,926 56	19,608 19	18,628 07
Exchanges for clearing house....					
U. S. and National bank currency	6,393 00	2,202 00	4,422 00	3,626 00	5,118 00
Gold coin.....	3,325 00	2,985 00	3,425 00	2,995 00	3,035 00
Silver coin.....	667 80	471 55	281 40	393 30	521 50
Nickels and cents.....	18 14	41 94	37 12	53 19	19 36
Checks, cash items and internal revenue account.....	2,562 53		438 67	362 14	258 24
Totals.....	\$108,512 19	\$98,705 85	\$105,237 64	\$106,237 89	\$109,349 25
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	1,500 00	1,700 00	1,700 00	1,800 00	1,800 00
Undivided profits, less current ex- penses, interest and taxes paid..	3,742 68	2,635 26	3,456 41	2,652 77	3,103 60
Dividends unpaid.....				150 00	50 00
Commercial deposits subject to check.....	22,317 57	19,613 17	21,643 85	28,014 38	31,194 67
Commercial certificates of deposit	52,886 20	47,882 81	51,638 09	48,430 63	46,681 39
Due to banks and bankers.....		28 06			
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	8,065 74	6,846 55	6,799 29	7,190 11	6,519 59
Savings certificates of deposit....					
Notes and bills rediscounted....					
Bills payable.....					
Totals.....	\$108,512 19	\$98,705 85	\$105,237 64	\$106,237 89	\$109,349 25

No. 32.

THE FARMERS' STATE BANK OF CONCORD.

Organized November 20, 1886.

PERCY E. CHAPPLE, *President*; H. E. DEWEY, *Vice President*; C. V. CUTTING, *Cashier*;
 VIOLA KEELER, *Assistant Cashier*.

DIRECTORS.—Percy E. Chapple, H. E. Dewey, F. P. Dann, A. S. Wolcott, W. H. Magel, J. H. Dart,
 C. V. Cutting.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$100,068 53	\$97,022 47	\$110,047 77	\$98,757 26	\$99,494 43
Bonds, mortgages and securities...	89,623 84	91,952 36	85,154 60	94,214 60	94,184 60
Premiums paid on bonds.....					
Overdrafts.....	299 53	6 99	108 84	64 71	51
Banking house.....	7,200 00	7,200 00	7,200 00	7,200 00	7,200 00
Furniture and fixtures.....					
Other real estate.....				800 00	800 00
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	55,274 58	61,738 34	47,157 78	55,948 52	61,367 94
Exchanges for clearing house.....					
U. S. and National bank currency	10,395 00	6,682 00	8,497 00	7,890 00	9,621 00
Gold coin.....	5,402 50	6,205 00	6,485 00	6,645 00	6,800 00
Silver coin.....	450 00	373 00	610 00	330 00	687 00
Nickels and cents.....	44 64	62 60	64 45	59 34	73 94
Checks, cash items and internal revenue account.....		63 19		93 50	42 00
Totals.....	\$268,758 52	\$271,305 95	\$265,325 44	\$272,002 93	\$280,261 42
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	5,000 00	5,000 00	5,000 00	5,000 00	5,000 00
Undivided profits, less current ex- penses, interest and taxes paid	5,227 62	5,633 67	5,784 73	6,119 06	6,607 96
Dividends unpaid.....	63 00	108 50	73 50	262 50	73 50
Commercial deposits subject to check.....	39,983 29	43,411 03	42,691 90	40,723 24	37,946 28
Commercial certificates of deposit					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....				14,586 50	25,692 36
Savings certificates of deposit....	193,484 61	192,152 75	186,775 31	180,311 63	179,941 32
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$268,758 52	\$271,305 95	\$265,325 44	\$272,002 93	\$280,261 42

No. 174.

COMMERCIAL STATE BANK OF CONSTANTINE, CONSTANTINE.

Organized August 1, 1894.

SAMUEL GIBSON, *President*; JOHN B. GEORGE, *Vice President*; JAMES A. MARSH, *Cashier*;
CLARE A. GENTZLER, *Assistant Cashier*.

DIRECTORS.—Samuel Gibson, John B. George, W. H. Burger, Chas. M. Burger, L. A. Melcher, John Blue, Charles E. Hagenbuch, James A. Marsh, R. T. Weir, K. W. Hartman.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$132,800 06	\$141,397 03	\$135,638 16	\$122,641 85	\$121,147 73
Bonds, mortgages and securities...	63,113 57	63,702 66	66,460 66	67,645 66	69,457 41
Premiums paid on bonds.....					
Overdrafts.....	1,067 16	773 00	1,847 29	2,206 79	1,133 48
Banking house.....	7,839 00	7,839 00	7,839 00	7,839 00	7,839 00
Furniture and fixtures.....	2,270 00	2,270 00	2,270 00	2,270 00	2,270 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	1,904 92	2,521 39	555 78	2,712 00	3,229 01
United States bonds.....					
Due from banks in reserve cities	29,808 28	24,895 44	35,067 65	39,037 57	32,452 30
Exchanges for clearing house.....					
U. S. and National bank currency	10,771 00	8,813 00	9,060 00	7,678 00	9,154 00
Gold coin.....	6,900 00	5,525 00	6,262 50	7,685 00	8,455 00
Silver coin.....	1,421 25	1,699 45	1,131 75	1,753 55	980 40
Nickels and cents.....	102 23	37 71	44 62	72 03	112 28
Checks, cash items and internal revenue account.....	2,802 12	4,187 56	324 48	790 26	770 62
Totals.....	\$280,859 58	\$263,661 24	\$266,501 89	\$262,331 71	\$257,002 13
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits, less current ex- penses, interest and taxes paid	4,338 87	3,874 97	6,076 55	2,837 39	3,903 41
Dividends unpaid.....					
Commercial deposits subject to check.....	37,425 39	42,104 65	41,360 27	41,666 26	36,461 73
Commercial certificates of deposit	89,132 38	86,734 34	85,381 21	81,976 00	77,027 48
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding....					
Savings deposits.....	79,962 94	80,947 28	83,683 86	85,852 06	89,709 51
Savings certificates of deposit....					
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$280,859 58	\$263,661 24	\$266,501 89	\$262,331 71	\$257,002 13

No. 173.

THE FIRST STATE BANK OF CONSTANTINE, CONSTANTINE.

Organized June 28, 1894.

S. B. HAGENBUCH, *President*; E. W. KEIGHTLEY, *Vice President*;
GEORGE CROSSETT HARVEY, *Cashier*.

DIRECTORS.—S. B. Hagenbuch, J. Mark Harvey, D. S. Crossett, E. W. Keightley, George Crossett Harvey, L. A. Strohm, L. A. Harvey.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$162,720 43	\$165,028 12	\$175,680 52	\$165,340 93	\$160,380 57
Bonds, mortgages and securities..	98,589 54	90,720 20	79,310 75	89,752 36	88,930 72
Premiums paid on bonds.....	619 65	502 22	502 22	558 21	549 71
Overdrafts.....	1,624 23	1,687 36	1,808 93	266 70	1,127 82
Banking house.....	7,165 25	7,165 25	7,165 25	7,000 00	7,000 00
Furniture and fixtures.....	1,200 00	1,200 00	1,200 00	1,200 00	1,240 00
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....	5,247 18	2,361 02	6,419 05	4,102 05	5,823 94
United States bonds.....					
Due from banks in reserve cities.	28,515 09	33,825 70	35,003 50	55,697 97	40,306 84
Exchanges for clearing house.....					
U. S. and national bank currency.	5,735 00	7,350 00	7,858 00	8,707 00	6,798 00
Gold coin.....	6,500 00	9,500 00	10,115 00	10,000 00	10,000 00
Silver coin.....	1,420 50	1,857 75	1,209 75	805 25	1,723 50
Nickels and cents.....	116 38	142 47	97 38	111 65	152 67
Checks, cash items and internal revenue account.....	1,076 33	1,614 31	84 32	242 68	2,136 16
Totals.....	\$320,530 18	\$322,954 40	\$326,454 67	\$343,793 80	\$335,137 93
Liabilities.					
Capital stock paid in.....	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00
Surplus fund.....	6,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current ex- penses, interest and taxes paid	1,689 06	1,470 88	2,020 94	1,810 98	2,031 57
Dividends unpaid.....					
Commercial deposits subject to check.....	53,176 97	61,846 48	55,059 97	65,261 64	63,325 95
Commercial certificates of deposit.	110 00				
Due to banks and bankers.....					
Certified checks.....	40 85	25 40		65 00	65 00
Cashier's checks outstanding.....	44 43		525 00		2 80
Savings deposits.....	9,010 61	8,880 24	10,114 59	8,782 96	8,625 34
Savings certificates of deposit.....	215,458 26	210,731 40	218,734 17	227,873 22	221,087 27
Notes and bills rediscounted.....					
Bills payable.....	5,000 00				
Totals.....	\$320,530 18	\$322,954 40	\$326,454 67	\$343,793 80	\$335,137 93

No. 281.

COOPERSVILLE STATE BANK, COOPERSVILLE.

Organized October 27, 1903.

COLON C. LILLIE, *President*; JOHN WEATHERWAX, *Vice President*; M. DURHAM, *Cashier*;
 GERTIE COMSTOCK, *Assistant Cashier*.

DIRECTORS.—Colon C. Lillie, M. Durham, Henry Ferguson, John Weatherwax, F. D. Smith.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$69,952 00	\$82,008 57	\$93,499 82	\$96,994 10	\$88,701 75
Bonds, mortgages and securities...	134,412 40	123,693 77	135,477 77	133,702 77	140,952 77
Premiums paid on bonds.....					
Overdrafts.....	537 43	352 59	1,678 49	2,080 15	1,148 73
Banking house.....	2,618 83	2,618 83	2,618 83	2,618 83	2,618 83
Furniture and fixtures.....	1,611 10	1,611 10	1,611 10	1,736 10	1,736 10
Other real estate.....	275 01		613 50	613 50	613 50
Due from other banks and bankers (not reserve cities).....					
Items in transit.....		1,131 17	114 00	241 94	
United States bonds.....					
Due from banks in reserve cities...	19,851 68	22,518 65	21,989 55	20,500 35	21,980 59
Exchanges for clearing house.....					
U. S. and National Bank currency	4,884 00	7,265 00	6,667 00	7,721 00	4,372 00
Gold coin.....	6,285 00	6,650 00	7,075 00	7,780 00	8,550 00
Silver coin.....	1,541 85	1,413 00	660 25	318 90	346 60
Nickels and cents.....	131 30	209 39	203 68	184 36	164 34
Checks, cash items and internal revenue account.....	1,625 70	175 93	185 50	114 50	136 78
Totals.....	\$243,726 30	\$249,648 00	\$272,394 49	\$274,586 50	\$271,321 99
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	3,000 00	3,700 00	3,700 00	4,000 00	4,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	2,245 16	956 67	2,221 59	799 65	1,787 43
Dividends unpaid.....				160 00	
Commercial deposits subject to check.....	36,318 08	45,367 96	57,007 53	56,904 82	48,319 66
Commercial certificates of deposit					
Due to banks and bankers.....	115 56				
Certified checks.....					
Cashier's checks outstanding....					
Savings deposits.....	25,255 24	24,399 69	21,023 50	23,462 52	25,282 70
Savings certificates of deposit....	156,792 26	155,223 68	168,441 87	169,259 51	171,932 20
Notes and bills rediscounted....					
Bills payable.....					
Totals.....	\$243,726 30	\$249,648 00	\$272,394 49	\$274,586 50	\$271,321 99

No. 406.

THE STATE BANK OF MONTCALM COUNTY, CORAL.

Organized July 21, 1908.

J. STEWART NEWELL, *President*; THOMAS HILL, *Vice President*; S. M. DINSMORE, *Cashier*;
 HUGH S. NEWELL, *Assistant Cashier*.

DIRECTORS.—J. S. Newell, Thomas Hill, W. D. Day, S. M. Dinsmore, P. R. Dinsmore, E. A. Bartlett,
 Lincoln Avery.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....					\$33,126 73
Bonds, mortgages and securities...					2,460 75
Premiums paid on bonds.....					
Overdrafts.....					
Banking house.....					
Furniture and fixtures.....					1,000 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..					6,314 16
Exchanges for clearing house....					
U. S. and National Bank currency					747 00
Gold coin.....					30 00
Silver coin.....					133 20
Nickels and cents.....					23 85
Checks, cash items and internal revenue account.....					72 27
Totals.....					\$43,937 96
Liabilities.					
Capital stock paid in.....					\$20,000 00
Surplus fund.....					
Undivided profits, less current ex- penses, interest and taxes paid..					464 08
Dividends unpaid.....					
Commercial deposits subject to check.....					7,786 48
Commercial certificates of deposit					9,128 18
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding....					
Savings deposits.....					6,559 22
Savings certificates of deposit....					
Notes and bills rediscounted....					
Bills payable.....					
Totals.....					\$43,937 96

No. 339.

THE OLD CORUNNA STATE BANK, CORUNNA.

Organized May 9, 1906.

W. F. GALLAGHER, *President*; JOHN DRISCOLL, T. M. EULER, *Vice Presidents*;
W. A. ROSENKRANS, *Cashier*; E. T. SIDNEY, *Assistant Cashier*.

DIRECTORS.—W. F. Gallagher, John Driscoll, T. M. Euler, W. A. Rosenkrans, E. T. Sidney, A. A. Harper.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$255,791 21	\$258,102 07	\$245,001 46	\$268,967 17	\$237,572 65
Bonds, mortgages and securities...	70,550 00	77,640 00	78,520 00	94,570 00	118,530 00
Premiums paid on bonds.....					500 00
Overdrafts.....	100 16	856 78	3,740 51	5,027 74	
Banking house.....	14,000 00	14,000 00	14,000 00	14,000 00	14,000 00
Furniture and fixtures.....	4,000 00	4,000 00	4,000 00	4,000 00	4,000 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....			12,920 83	2,698 99	
Items in transit.....	3,153 19	553 36	4,665 16	1,318 85	5,459 04
United States bonds.....					
Due from banks in reserve cities...	36,026 22	35,399 78	42,711 63	32,585 53	36,979 01
Exchanges for clearing house.....					
U. S. and National Bank currency	11,571 00	12,684 00	11,638 00	12,905 00	12,589 00
Gold coin.....	10,000 00	10,000 00	10,000 00	11,000 00	10,000 00
Silver coin.....	1,000 00	1,900 00	600 00	1,000 00	1,000 00
Nickels and cents.....	154 85	33 06	55 51	182 99	111 54
Checks, cash items and internal revenue account.....	1,130 75	262 84	919 83	128 11	1,282 84
Totals.....	\$407,477 38	\$415,431 89	\$428,802 93	\$443,384 38	\$442,024 08
Liabilities.					
Capital stock paid in.....	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00
Surplus fund.....	6,500 00	8,000 00	8,000 00	8,000 00	8,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	2,250 42	272 34	696 50	307 94	471 22
Dividends unpaid.....					
Commercial deposits subject to check.....	41,708 25	44,571 73	48,942 85	50,710 86	61,557 51
Commercial certificates of deposit	123,304 66	104,016 65	64,069 20	84,673 95	76,242 51
Due to banks and bankers.....	4,437 77	1,320 45	38 76	24 27	1,324 86
Certified checks.....					
Cashier's checks outstanding....					
Savings deposits.....	10,016 61	10,501 39	11,861 85	11,094 53	13,041 60
Savings certificates of deposit....	189,259 67	216,749 33	265,193 77	258,572 83	251,386 38
Notes and bills rediscounted....					
Bills payable.....					
Totals.....	\$407,477 38	\$415,431 89	\$428,802 93	\$443,384 38	\$442,024 08

No. 183.

SANILAC COUNTY STATE BANK, CROSWELL.

Organized December 26, 1895.

JOHN P. NIGGEMAN, JR., *President*; ROBERT GRAY, *Vice President*; H. E. NIGGEMAN, *Cashier*;
A. R. SCHELL, *Assistant Cashier*.

DIRECTORS.—A. E. Sleeper, John P. Niggeman, Jr., Dougal McNair, Robert Gray, James McColl.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$230,007 52	\$231,848 47	\$233,848 54	\$234,701 38	\$235,193 21
Bonds, mortgages and securities..	72,724 58	73,386 80	75,839 95	75,882 35	75,250 35
Premiums paid on bonds.....					
Overdrafts.....	1,022 77	1,493 82	586 36	1,902 30	1,161 08
Banking house.....	2,500 00	2,500 00	2,500 00	2,500 00	2,500 00
Furniture and fixtures.....	2,641 46	2,641 46	2,641 46	2,641 46	2,641 46
Other real estate.....	150 00	1,567 70	1,567 70	1,567 70	1,567 70
Due from other banks and bank- ers (not reserve cities).....	2,862 42	576 60	549 48	1,812 92	
Items in transit.....	3,114 71	1,422 23	4,179 79	3,182 80	7,753 59
United States bonds.....					
Due from banks in reserve cities.	57,821 34	56,933 23	58,028 07	65,086 85	64,323 59
Exchanges for clearing house.....	3,488 50				299 10
U. S. and national bank currency	16,755 00	18,819 00	14,084 00	17,371 00	14,645 00
Gold coin.....	4,130 00	4,935 00	4,810 00	4,595 00	4,855 00
Silver coin.....	1,025 45	1,284 50	1,216 00	1,232 90	940 90
Nickels and cents.....	52 49	98 41	101 12	174 00	166 46
Checks, cash items and internal revenue account.....		210 31	1,123 62	1,509 48	
Totals.....	\$398,296 24	\$397,717 53	\$401,076 09	\$414,160 14	\$411,297 44
Liabilities.					
Capital stock paid in.....	\$35,000 00	\$35,000 00	\$35,000 00	\$35,000 00	\$35,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current ex- penses, interest and taxes paid	12,139 20	7,815 33	10,788 46	10,217 08	10,509 02
Dividends unpaid.....					
Commercial deposits subject to check.....	90,721 87	92,844 72	92,931 23	97,442 80	93,849 98
Commercial certificates of deposit.	225,261 43	225,658 52	224,826 56	233,453 33	235,033 87
Due to banks and bankers.....		603 34	270 63		800 42
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	25,173 74	25,795 62	27,259 21	28,046 93	26,044 15
Savings certificates of deposit.....					
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$398,296 24	\$397,717 53	\$401,076 09	\$414,160 14	\$411,297 44

No. 182.

STATE BANK OF CROSWELL, CROSWELL.

Organized December 4, 1895.

WM. H. AITKIN, *President*; A. H. MEDBURY, *Vice President*; F. J. BATTERSBEE, *Cashier*;
W. S. DICKEN, *Assistant Cashier*.

DIRECTORS.—Wm. H. Aitkin, Mary C. Richardson, F. J. Battersbee, Melvin H. Aitkin, A. H. Medbury,
H. W. Wixon, Friend P. Southworth.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$135,634 93	\$129,454 43	\$129,123 12	\$125,765 11	\$124,240 22
Bonds, mortgages and securities...	83,305 12	86,542 95	83,602 95	84,573 95	83,133 95
Premiums paid on bonds.....					
Overdrafts.....	418 09	707 83	511 25	233 13	263 86
Banking house.....	2,750 00	2,750 00	2,750 00	2,750 00	2,750 00
Furniture and fixtures.....	1,301 72	1,325 00	1,325 00	1,800 00	1,800 00
Expense and interest paid.....		678 94		579 07	1,183 39
Other real estate.....	3,500 00	3,500 00	3,000 00	3,000 00	3,000 00
Due from other banks and bankers (not reserve cities).....	401 75	938 92	1,156 76	650 06	1,184 33
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities...	81,077 48	82,505 78	19,446 42	46,501 58	26,969 03
Exchanges for clearing house.....			493 00		
U. S. and National Bank currency	6,145 00	3,969 00	3,321 00	5,031 00	6,418 00
Gold coin.....	7,000 00	6,015 00	6,075 00	5,995 00	6,030 00
Silver coin.....	565 25	1,003 40	765 75	137 75	119 80
Nickels and cents.....	110 07	164 89	98 08	149 02	136 03
Checks, cash items and internal revenue account.....	454 93	146 20	340 85	49 30	71 72
Totals.....	\$322,664 34	\$269,702 34	\$252,009 18	\$277,214 99	\$257,320 33
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$22,000 00	\$22,000 00
Surplus fund.....	4,000 00	4,000 00	4,000 00	5,000 00	5,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	4,835 33		666 12		
Dividends unpaid.....					
Commercial deposits subject to check.....	127,790 95	86,131 63	72,455 83	91,650 79	74,871 93
Commercial certificates of deposit	161,373 48			137,797 87	92,198 85
Due to banks and bankers.....	4,674 58	253 67	289 32	233 37	33 05
Certified checks.....					
Cashier's checks outstanding....					
Savings deposits.....					
Savings certificates of deposit....		159,317 04	154,597 91	20,532 96	63,216 50
Notes and bills rediscounted....					
Bills payable.....					
Totals.....	\$322,664 34	\$269,702 34	\$252,009 18	\$277,214 99	\$257,320 33

STATE BANKING DEPARTMENT.

No. 176.

DAVISON STATE BANK, DAVISON.

Organized December 28, 1894.

A. B. CULLEN, *President*; ISRAEL HILL, *Vice President*; W. G. BILLINGS, *Cashier*;
M. A. McBRATNEY, *Assistant Cashier*.DIRECTORS.—A. B. Cullen, Israel Hill, James H. Baxter, Charles Blackmore, Geo. Leach, F. H. Jaques,
Samuel T. Hall.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$73,884 89	\$76,928 03	\$79,860 64	\$74,415 28	\$74,561 63
Bonds, mortgages and securities...	99,722 34	98,309 52	100,280 83	100,290 83	99,390 83
Premiums paid on bonds.....					
Overdrafts.....	75 45	141 36	72 16	1,175 58	1,024 54
Banking house.....	4,000 00	4,000 00	4,000 00	4,000 00	4,000 00
Furniture and fixtures.....	1,000 00	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....	3,187 94	9,630 54	2,912 62	5,046 60	10,475 60
Items in transit.....	1,625 90		100 00		27 07
United States bonds.....					
Due from banks in reserve cities...	19,463 93	20,251 64	19,503 58	20,183 95	27,573 24
Exchanges for clearing house.....					
U. S. and National Bank currency	8,943 00	6,360 00	3,925 00	6,325 00	2,281 00
Gold coin.....	4,430 00	4,950 00	5,200 00	3,415 00	3,590 00
Silver coin.....	802 75	907 75	718 70	1,218 50	1,330 85
Nickels and cents.....	175 32	112 95	62 70	131 25	156 56
Checks, cash items and internal revenue account.....	98 60		54 61		
Totals.....	\$217,410 12	\$222,591 79	\$217,720 84	\$217,201 99	\$225,411 32
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	2,700 00	2,900 00	2,900 00	3,100 00	3,100 00
Undivided profits, less current ex- penses, interest and taxes paid..	6,060 71	6,940 55	7,749 05	5,226 29	5,662 77
Dividends unpaid.....		35 00		210 00	
Commercial deposits subject to check.....	21,890 84	21,464 63	25,758 06	25,151 31	28,403 83
Commercial certificates of deposit					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding....					
Savings deposits.....					
Savings certificates of deposit....	166,738 57	171,251 61	161,313 73	163,514 39	168,244 72
Notes and bills rediscounted....					
Bills payable.....					
Totals.....	\$217,410 12	\$222,591 79	\$217,720 84	\$217,201 99	\$225,411 32

No. 319.

THE CITIZENS' STATE BANK OF DECATUR, DECATUR.

Organized August 15, 1905.

F. W. THOMAS, *President*; D. E. BRIGHAM, *Vice President*; GEO. T. POMEROY, *Cashier*;
GEO. B. ROGERS, *Assistant Cashier*.

DIRECTORS.—F. W. Thomas, S. B. Monroe, D. E. Brigham, J. C. Dunnington, Geo. T. Pomeroy, Geo.
B. Rogers, James E. Maxwell, S. J. Sherrod, E. J. Rawson, A. J. Goble.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$44,912 37	\$42,501 13	\$44,119 87	\$45,432 06	\$37,593 11
Bonds, mortgages and securities..	38,263 13	32,699 13	33,399 13	32,478 13	37,490 13
Premiums paid on bonds.....					
Overdrafts.....	379 08	239 30	752 01	839 61	714 84
Banking house.....	8,700 00	8,700 00	8,720 00	8,720 00	8,720 00
Furniture and fixtures.....	1,350 00	1,350 00	1,350 00	1,350 00	1,350 00
Clearing house checks (Chicago) ..	773 00				
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	7,651 79	14,374 63	24,473 27	10,511 91	11,030 21
Exchanges for clearing house.....	400 00				
U. S. and National bank currency	4,886 00	6,275 00	7,285 00	4,701 00	4,921 00
Gold coin.....	785 00	1,000 00	1,410 00	1,160 00	820 00
Silver coin.....	724 75	953 50	678 00	596 25	634 90
Nickels and cents.....	49 09	61 32	84 14	152 03	105 42
Checks, cash items and internal revenue account.....	151 20	752 13	157 64	92 71	577 60
Totals.....	\$109,025 36	\$108,906 14	\$122,429 06	\$106,033 72	\$123,957 21
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....					
Undivided profits, less current ex- penses, interest and taxes paid	1,202 82	2,310 46	2,893 36	2,722 96	3,154 45
Dividends unpaid.....					
Commercial deposits subject to check.....	21,153 79	27,123 63	23,755 00	23,927 29	34,352 17
Commercial certificates of deposit.					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	9,728 35	15,643 51	14,218 67	15,972 33	16,097 49
Savings certificates of deposit.....	37,340 40	40,728 54	61,562 03	43,411 14	50,353 10
Notes and bills rediscounted.....	7,600 00				
Bills payable.....	12,000 00	3,100 00			
Totals.....	\$109,025 36	\$108,906 14	\$122,429 06	\$106,033 72	\$123,957 21

No. 102.

THE FIRST STATE BANK OF DECATUR, DECATUR.

Organized September 19, 1890.

E. B. COPLEY, *President*; A. W. HAYDON, *Vice President*; L. D. HILL, *Cashier*.

DIRECTORS.—E. B. Copley, A. E. Lawrence, A. W. Haydon, Belle A. Baker, A. W. Copley.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$78,092 81	\$66,066 49	\$64,068 33	\$69,860 17	\$67,923 86
Bonds, mortgages and securities...	90,761 98	85,682 21	80,657 21	79,402 21	79,307 21
Premiums paid on bonds.....					
Overdrafts.....	1,359 13	526 89	694 50	1,377 01	2,333 86
Banking house.....	9,000 00	9,000 00	9,000 00	9,000 00	9,000 00
Furniture and fixtures.....	1,467 96	2,071 39	2,046 39	2,046 39	2,046 39
Other real estate.....		6,218 14	6,336 34	6,394 09	6,394 09
Due from other banks and bankers (not reserve cities).....			665 00		1,320 00
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities	8,782 92	9,256 10	4,202 80	6,492 20	15,170 35
Exchanges for clearing house....					
U. S. and National bank currency	5,845 00	6,119 00	7,715 00	4,371 00	6,491 00
Gold coin.....	2,320 00	4,530 00	3,725 00	4,065 00	3,225 00
Silver coin.....	963 50	1,091 95	333 45	804 95	1,152 05
Nickels and cents.....	122 26	130 34	81 38	67 73	53 52
Checks, cash items and internal revenue account.....	13 89			13 40	288 43
Totals.....	\$196,729 45	\$190,712 51	\$179,525 40	\$183,884 15	\$195,705 76
Liabilities.					
Capital stock paid in.....	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00
Surplus fund.....	6,000 00	6,000 00	6,000 00	6,000 00	6,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	11,710 39	13,196 20	9,517 46	8,138 77	8,516 00
Dividends unpaid.....					
Commercial deposits subject to check.....	26,760 15	26,035 73	30,815 13	31,175 74	30,688 08
Commercial certificates of deposit	95,253 84	84,029 72	77,696 19	81,177 40	87,559 90
Due to banks and bankers.....		293 87			
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	19,005 07	21,156 99	20,496 62	22,392 24	22,941 78
Savings certificates of deposit...					
Notes and bills rediscounted...					
Bills payable.....	10,000 00	10,000 00	5,000 00	5,000 00	10,000 00
Totals.....	\$196,729 45	\$190,712 51	\$179,525 40	\$183,884 15	\$195,705 76

No. 196.

FARMERS' STATE BANK OF DECKERVILLE, DECKERVILLE.

Organized June 25, 1897.

IRA ARNOT, *President*; E. M. MARK, *Vice President and Cashier*;
R. WILLIS, L. M. DICKINSON, *Assistant Cashiers*.

DIRECTORS.—Ira Arnot, M. A. Mark, E. M. Mark, V. A. Wooley, R. J. Arnot.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$129,304 32	\$126,324 75	\$123,417 06	\$143,141 43	\$129,106 20
Bonds, mortgages and securities..	51,987 30	47,315 65	35,546 10	33,886 85	37,471 10
Premiums paid on bonds.....					
Overdrafts.....	873 16	1,788 08	130 06	1,501 21	496 36
Banking house.....	1,971 74	1,971 74	1,971 74	1,971 74	1,971 74
Furniture and fixtures.....	3,134 60	3,134 60	3,134 60	3,134 60	3,134 60
Other real estate.....	2,805 74	3,336 01	265 79	637 84	637 84
Due from other banks and bank- ers (not reserve cities).....	2,304 95	3,391 58	1,616 58	3,041 48	8,396 22
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	18,072 81	8,557 40	10,848 41	7,783 13	22,858 29
Exchanges for clearing house.....	1,553 03			730 71	
U. S. and National bank currency	9,451 00	11,316 00	5,707 00	8,201 00	5,964 00
Gold coin.....	5,127 50	4,907 50	6,167 50	6,545 00	1,130 00
Silver coin.....	160 25	385 10	333 60	134 00	768 15
Nickels and cents.....	4 62	21 19	5 05	7 17	20 57
Checks, cash items and internal revenue account.....	12 00	451 36	738 88		277 23
Totals.....	\$226,763 02	\$212,900 96	\$189,882 37	\$210,716 16	\$212,238 30
Liabilities.					
Capital stock paid in.....	\$15,000 00	\$15,000 00	\$15,000 00	\$15,000 00	\$15,000 00
Surplus fund.....	3,000 00	3,000 00	3,000 00	3,000 00	3,000 00
Undivided profits, less current ex- penses, interest and taxes paid	1,804 41	1,292 69	985 64	843 68	494 05
Dividends unpaid.....					
Commercial deposits subject to check.....	28,487 89	23,850 64	22,586 68	25,833 33	32,439 05
Commercial certificates of deposit.	161,575 26	150,273 46	143,982 41	158,013 31	143,079 41
Due to banks and bankers.....	16,895 46	19,484 17	4,327 64	8,025 84	8,225 79
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....					
Savings certificates of deposit.....					
Notes and bills rediscounted.....					
Bills payable.....					10,000 00
Totals.....	\$226,763 02	\$212,900 96	\$189,882 37	\$210,716 16	\$212,238 30

No. 195.

STATE BANK OF DECKERVILLE, DECKERVILLE.

Organized June 1, 1897.

WM. H. AITKIN, *President*; GEO. B. FORRESTER, *Vice President*; C. E. MCCLUSKEY, *Cashier*;
WM. H. DAVIDSON, *Assistant Cashier*.

DIRECTORS.—Wm. H. Aitkin, H. C. Aitkin, Melvin H. Aitkin, Geo. B. Forrester, Mary C. Richardson.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$152,630 91	\$150,300 30	\$149,644 92	\$151,274 32	\$140,253 35
Bonds, mortgages and securities..	15,988 15	16,218 15	16,323 30	16,548 30	18,442 55
Premiums paid on bonds.....					
Overdrafts.....	815 97	967 21	388 40	1,063 61	996 67
Banking house.....	1,900 00	1,900 00	1,900 00	1,900 00	1,900 00
Furniture and fixtures.....	1,465 00	1,465 00	1,455 00	1,600 00	1,570 00
Expense and interest paid.....					291 14
Other real estate.....					
Due from other banks and bank- (not reserve cities).....	459 27	2,000 00			
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	19,785 12	11,917 60	11,504 68	8,616 71	16,038 62
Exchanges for clearing house.....		736 56			
U. S. and National bank currency	8,938 00	5,917 00	6,724 00	7,336 00	5,529 00
Gold coin.....	4,770 00	4,732 50	5,480 00	5,660 00	6,985 00
Silver coin.....	646 70	775 10	543 20	487 25	274 15
Nickels and cents.....	118 21	117 67	225 91	151 24	134 57
Checks, cash items and internal revenue account.....	52 03	49 02	21 34	473 41	301 50
Totals.....	\$207,569 36	\$197,096 11	\$194,210 75	\$195,110 84	\$192,716 55
Liabilities.					
Capital stock paid in.....	\$15,000 00	\$15,000 00	\$15,000 00	\$15,000 00	\$15,000 00
Surplus fund.....	3,000 00	3,000 00	3,000 00	3,000 00	3,000 00
Undivided profits, less current ex- penses, interest and taxes paid	969 90	1,929 92	3,471 78	378 53	
Dividends unpaid.....					
Commercial deposits subject to check.....	56,928 22	48,872 91	42,574 73	45,810 79	46,958 97
Commercial certificates of deposit	131,535 77	125,947 10	128,665 17	127,942 47	127,334 29
Due to banks and bankers.....	135 47	2,346 18	1,499 07	2,979 05	423 29
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....					
Savings certificates of deposit....					
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$207,569 36	\$197,096 11	\$194,210 75	\$195,110 84	\$192,716 55

No. 335.

THE DEERFIELD STATE BANK, DEERFIELD.

Organized March 27, 1906.

W. F. WEISINGER, *President*; DALE MUNSON, *Vice President*; V. B. CANNON, *Cashier*.

DIRECTORS.—W. F. Weisinger, Daniel Diver, Nathan Bragg, George Cannon, Dale Munson.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$47,191 53	\$45,101 13	\$47,228 19	\$47,817 13	\$50,454 48
Bonds, mortgages and securities..	10,075 00	9,975 00	11,675 00	16,275 00	16,275 00
Premiums paid on bonds.....					
Overdrafts.....	85 04	39 64	15 58	428 14	249 87
Banking house.....					
Furniture and fixtures.....	2,000 00	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	10,663 38	16,225 15	10,614 81	9,996 41	7,526 51
Exchanges for clearing house.....					
U. S. and National bank currency	6,625 00	1,992 00	5,087 00	4,910 00	3,459 00
Gold coin.....	1,320 00	1,140 00	565 00	775 00	260 00
Silver coin.....	493 95	849 70	758 15	747 35	567 80
Nickels and cents.....	99 76	63 54	45 24	103 85	111 70
Checks, cash items and internal revenue account.....	231 84	1,586 67	284 25	189 62	21 50
Totals.....	\$78,785 50	\$78,972 83	\$78,273 22	\$83,242 50	\$80,935 86
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....				2,000 00	2,000 00
Undivided profits, less current ex- penses, interest and taxes paid	1,796 63	1,473 68	2,688 25	731 22	1,083 38
Dividends unpaid.....					
Commercial deposits subject to check.....	16,510 57	15,948 20	17,843 35	16,989 13	13,445 92
Commercial certificates of deposit.	1,715 62	4,265 62	4,335 62	5,731 62	5,193 62
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	38,762 68	37,285 33	33,406 00	37,790 53	39,212 94
Savings certificates of deposit.....					
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$78,785 50	\$78,972 83	\$78,273 22	\$83,242 50	\$80,935 86

No. 301.

THE DELTON STATE BANK, DELTON.

Organized November 3, 1904.

A. A. ALDRICH, *President*; J. G. HUGHES, *Vice President*; C. F. MOREAU, *Cashier*.

DIRECTORS.—A. A. Aldrich, J. G. Hughes, Donald McLeay, William Elliott, L. P. Teerpening, Geo. J. Doster, T. A. Aldrich.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$34,156 99	\$43,087 02	\$48,826 00	\$38,487 93	\$39,790 61
Bonds, mortgages and securities..	47,113 81	47,988 81	47,338 99	47,013 99	45,183 99
Premiums paid on bonds.....					
Overdrafts.....	530 31	177 73	150 68	281 06	
Banking house.....					
Furniture and fixtures.....	1,800 00	1,800 00	1,800 00	1,800 00	1,800 00
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....	2,461 75	1,802 27	77 03	723 76	965 39
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities.	23,278 11	35,498 79	13,499 90	23,827 94	28,064 56
Exchanges for clearing house.....					
U. S. and national bank currency	9,258 00	3,272 00	3,492 00	4,532 00	2,309 00
Gold coin.....	1,085 00	2,700 00	2,985 00	3,155 00	3,160 00
Silver coin.....	59 35	221 80	6 70	193 45	344 30
Nickels and cents.....	82 38	87 74	68 80	78 57	127 70
Checks, cash items and internal revenue account.....	1,448 46	101 62	945 23	56 49	1,577 86
Totals.....	\$121,274 16	\$136,737 78	\$119,180 33	\$120,150 19	\$123,323 41
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	275 00	425 00	425 00	425 00	425 00
Undivided profits, less current ex- penses, interest and taxes paid	1,796 77	1,064 05	2,637 57	2,665 19	2,768 59
Dividends unpaid.....					
Commercial deposits subject to check.....	22,275 38	25,581 18	19,388 72	21,575 00	18,640 88
Commercial certificates of deposit.					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	1,384 45	1,653 86	3,108 56	4,765 20	5,300 78
Savings certificates of deposit.....	75,542 56	88,013 09	73,620 48	70,719 20	76,188 16
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$121,274 16	\$136,737 78	\$119,180 33	\$120,150 19	\$123,323 41

No. 73.

CENTRAL SAVINGS BANK, DETROIT,

Organized April 19, 1888.

W. P. HOLLIDAY, *President*; CHARLES P. COLLINS, *Vice President*; HARRY J. FOX, *Cashier*;
MEYER BING, *Assistant Cashier*.

DIRECTORS.—W. P. Holliday, W. T. Gage, Harry J. Fox, Charles P. Collins, Alex. I. McLeod,
Edgar Rexford, Samuel T. Douglas.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$419,939 66	\$405,898 23	\$430,669 02	\$472,555 44	\$470,180 95
Bonds, mortgages and securities...	1,051,222 15	1,019,219 63	963,469 77	995,304 11	1,052,739 44
Premiums paid on bonds.....					
Overdrafts.....	13 09	441 78	529 38	540 33	687 11
Banking house.....	28,026 07	28,026 07	28,026 07	28,026 07	28,026 07
Furniture and fixtures.....	19,693 37	20,260 37	20,253 87	20,753 67	20,752 67
Other real estate.....	3,752 82	3,752 82	47,252 82	46,027 82	2,527 82
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	917 70	336 00	217 00	2,340 00	
United States bonds.....					
Due from banks in reserve cities...	118,024 12	82,110 84	92,927 66	159,674 80	116,192 63
Exchanges for clearing house.....	19,376 88	12,582 13	23,781 52	28,811 12	26,606 85
U. S. and National Bank currency	100,483 00	67,092 00	96,452 00	72,711 00	64,792 00
Gold coin.....	16,045 00	11,000 00	15,197 50	11,187 50	11,342 50
Silver coin.....	7,339 00	5,759 00	7,406 00	9,253 50	4,233 00
Nickels and cents.....	493 31	116 99	353 69	589 56	317 61
Checks, cash items and internal revenue account.....	135 78	187 09	155 56	532 15	468 48
Totals.....	\$1,785,461 95	\$1,656,782 95	\$1,748,693 86	\$1,848,307 07	\$1,798,867 13
Liabilities.					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	20,308 45	8,995 45	8,812 49	13,674 47	15,093 09
Dividends unpaid.....				87 50	
Commercial deposits subject to check.....	264,830 41	269,198 89	284,239 90	331,305 17	301,984 19
Commercial certificates of deposit					
Due to banks and bankers.....					
Certified checks.....	2,470 97	1,341 87	2,231 41	811 50	1,158 77
Cashier's checks outstanding....	2,838 69	1,105 67	2,029 08	428 24	1,009 75
Savings deposits.....	1,236,685 69	1,166,727 49	1,233,914 97	1,269,104 93	1,260,753 32
Savings certificates of deposit....	108,327 74	59,413 58	67,966 01	82,895 26	68,868 01
Notes and bills rediscounted....					
Bills payable.....					
Totals.....	\$1,785,461 95	\$1,656,782 95	\$1,748,693 86	\$1,848,307 07	\$1,798,867 13

STATE BANKING DEPARTMENT.

No. 82.

THE CITIZENS' SAVINGS BANK, DETROIT.

Organized March 2, 1885.

R. H. FYFE, *President*; HUGH WALLACE, *Vice President*; FRANK F. TILLOTSON, *Cashier*;
FREDERICK J. KIRTS, *Assistant Cashier*; CHARLES E. BRYANT, *Auditor*.

DIRECTORS.—Thomas Berry, Charles A. Kent, Frank F. Tillotson, R. H. Fyfe, W. F. Jewell, George Osius, David S. Carter, Gaylord W. Gillis, Frank Filer, Hugh Wallace, Levi L. Barbour.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$1,225,819 42	\$1,046,177 81	\$948,701 78	\$922,188 28	\$983 628 26
Bonds, mortgages and securities..	560,877 90	510,536 61	507,193 96	513,748 18	560,877 45
Premiums paid on bonds.....	779 45	745 45	745 45	745 45	3,505 99
Overdrafts.....	193 51	124 09	16 78	327 70	98 17
Banking house.....					
Furniture and fixtures.....	9,000 00	8,500 00	8,500 00	8,500 00	8,500 00
Other real estate.....	64,689 42	64,689 42	56,288 88	56,288 88	57,235 88
Due from other banks and bank- ers (not reserve cities).....	12,049 69	8,583 46	15,276 98	7,593 06	11,321 58
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	63,945 14	124,502 30	81,916 57	144,943 30	166,511 95
Exchanges for clearing house.....	20,741 81	39,150 21	26,957 43	19,730 54	38,600 15
U. S. and National bank currency	73,718 00	88,772 00	110,944 00	113,466 00	78,698 00
Gold coin.....	52,211 50	31,805 00	34,869 00	40,892 50	34,812 50
Silver coin.....	8,156 00	16,201 50	12,525 00	9,069 00	7,155 00
Nickels and cents.....	592 83	860 28	292 63	162 56	205 56
Checks, cash items and internal revenue account.....				101 29	
Totals.....	\$2,092,774 76	\$1,940,648 13	\$1,804,228 46	\$1,837,756 74	\$1,981,150 49
Liabilities.					
Capital stock paid in.....	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits, less current ex- penses, interest and taxes paid	18,704 76	10,440 38	10,745 13	7,915 84	8,358 67
Dividends unpaid.....		9 00		107 50	32 50
Commercial deposits subject to check.....	672,769 53	633,785 14	540,627 30	578,749 53	707,881 86
Commercial certificates of deposit	1,898 93	3,117 78	8,664 67	8,682 00	9,434 76
Due to banks and bankers.....	155,535 38	126,596 67	135,277 06	132,742 26	152,218 32
Certified checks.....	2,926 68	3,123 37	7,762 28	3,835 96	1,371 01
Cashier's checks outstanding.....	3,986 01	3,810 36	405 98	2,355 64	18,486 64
Savings deposits.....	793,497 27	717,666 85	711,517 38	715,318 06	696,129 00
Savings certificates of deposit.....	163,456 20	167,098 58	139,228 66	138,049 93	137,237 64
Clearing house certificates.....	30,000 00				
Notes and bills rediscounted.....					
Bills payable.....		25,000 00			
Totals.....	\$2,092,774 76	\$1,940,648 13	\$1,804,228 46	\$1,837,756 74	\$1,981,150 49

No. 47.

THE DETRIOT SAVINGS BANK, DETROIT.

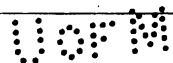
Organized 1849. Reorganized July 18, 1871.

Corporate existence extended June 7, 1901.

D. C. DELAMATER, *President*; CHAS. A. DEAN, *Vice President*; E. C. BOWMAN, *Assistant to the President*; CYRUS BOSS, *Cashier*; T. F. HANCOCK, *Assistant Cashier*.

DIRECTORS.—George Hendrie, D. C. Delamater, Charles A. Dean, W. K. Anderson, E. A. Chapoton, Philip H. McMillan, Sidney T. Miller, Strathearn Hendrie, Arthur M. Parker, John M. Dwyer.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$1,872,653 16	\$1,692,376 06	\$1,522,021 01	\$1,498,902 19	\$1,519,793 78
Bonds, mortgages and securities..	5,706,481 67	5,660,557 75	5,718,911 79	5,794,665 74	5,819,639 30
Clearing house certificates.....	25,000 00				
Premiums paid on bonds.....					
Overdrafts.....	993 60	134 40	114 37	355 42	330 42
Banking house.....	12,329 03	18,234 23	37,373 52	42,861 37	48,850 86
Furniture and fixtures.....	5,957 21	5,814 96	5,743 78	5,650 13	5,558 63
Other real estate.....	192,161 40	195,281 61	155,096 65	184,008 54	177,239 43
Due from other banks and bank- (not reserve cities).....					
Items in transit.....	312 64	808 50	13,100 00	5,300 00	
United States bonds.....	200,000 00	200,000 00	200,000 00	200,000 00	200,000 00
Due from banks in reserve cities.	584,928 13	520,857 13	584,492 56	656,481 62	664,558 46
Exchanges for clearing house.....	33,335 59	21,489 76	33,222 63	37,679 24	19,185 96
U. S. and national bank currency.	339,319 00	373,630 00	435,304 00	418,303 00	461,859 00
Gold coin.....	290,870 00	258,445 00	260,410 00	257,775 00	280,450 00
Silver coin.....	22,062 85	33,524 75	43,176 85	48,422 57	42,177 40
Nickels and cents.....	1,249 51	1,732 60	1,875 56	1,801 22	1,953 15
Checks, cash items and internal revenue account.....	7,770 01	2,782 34	3,596 60	2,694 36	4,250 73
Totals.....	\$9,301,413 80	\$8,985,669 09	\$9,004,239 32	\$9,154,900 40	\$9,255,877 12
Liabilities.					
Capital stock paid in.....	\$400,000 00	\$400,000 00	\$400,000 00	\$400,000 00	\$400,000 00
Surplus fund.....	400,000 00	400,000 00	400,000 00	400,000 00	400,000 00
Undivided profits, less current ex- penses, interest and taxes paid	264,639 90	233,236 36	247,376 60	255,549 20	235,888 40
Dividends unpaid.....		25 00		2,050 00	
Commercial deposits subject to check.....	651,440 05	618,546 11	601,580 09	713,393 99	704,167 05
Commercial certificates of deposit.	19,482 39	11,552 40	38,174 64	51,985 49	61,281 34
Due to banks and bankers.....	68,245 76	9,770 92	38,657 08	60,224 35	83,751 12
Certified checks.....	2,254 81	3,192 91	3,543 78	14,031 10	1,602 39
Cashier's checks outstanding.....	18,143 97	7,543 60	8,827 41	4,467 67	4,698 07
Savings deposits.....	7,367,878 70	7,186,753 80	7,168,075 99	7,161,265 74	7,278,639 69
Savings certificates of deposit.....	109,328 22	115,047 99	98,003 73	91,932 86	85,849 06
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$9,301,413 80	\$8,985,669 09	\$9,004,239 32	\$9,154,900 40	\$9,255,877 12



DETROIT TRUST COMPANY, DETROIT.

Organized November 15, 1900.

ALEXANDER MCPHERSON, *President*; EDWARD H. BUTLER, SIDNEY T. MILLER, *Vice Presidents*; HOWARD J. LESHER, *Treasurer*; RALPH STONE, *Secretary*; LAWRENCE K. BUTLER, *Assistant Treasurer*; CHAS. P. SPICER, JOSEPH A. BOWER, *Assistant Secretaries*; LEWIS LE B. GOODWIN, *Mgr. Bond Department*; FRED WIXSON, *Mgr. Audit Department*.

DIRECTORS.—Ammi W. Wright, Henry L. Kanter, James E. Davidson, Frederick E. Driggs, James McGregor, Charles A. Dean, James N. Wright, Elisha H. Flinn, Henry P. Baldwin, Chester G. White, Edwin C. Nichols, George Peck, Edward H. Butler, John H. Avery, Daniel L. Quirk, Jr., Alexander McPherson, Sidney T. Miller, Frank W. Gilchrist, Frank W. Eddy, Rasmus Hanson, Lucius Lilley, Edward D. Stair, Benton Hanchett, James E. Danaher, Samuel T. Douglas, Arthur H. Buhl, B. F. Berry.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Collateral loans: Time.....	\$2,048,296 12	\$1,074,623 91	\$1,885,068 03	\$1,901,738 88	\$1,918,485 95
Demand.....	248,150 25	186,897 50	206,421 50	670,101 00	192,683 55
Loans on real estate mortgages:					
In office.....	131,358 30	89,758 30	62,158 30	57,358 30	45,283 30
With State Treasurer.....	201,350 00	204,350 00	187,350 00	182,350 00	163,150 00
Other loans.....					
Bonds: In office.....	459,125 70	558,298 20	595,667 90	624,972 87	640,781 82
With State Treasurer.....			20,000 00	20,000 00	37,000 00
Stocks.....					
Real estate owned.....					
Other investments.....					
Advances to trusts.....	16,899 52	16,050 06	23,998 34	28,910 31	16,796 48
Premiums paid.....	1,930 00	1,930 00	1,896 30	1,874 00	1,874 00
Safety deposit vaults.....					
Furniture and fixtures.....	4,000 00	2,000 00	2,000 00		
Due from approved reserve agents	372,404 89	666,759 08	556,608 45	528,640 62	653,556 70
Due from other banks and bankers	59,787 11				
Cash items.....	2,294 87	392 38	447 88	423 95	449 91
Nickels and cents.....	1 16	1 53	1 17	2 04	1 94
Silver coin.....	17 60	47 65	33 35	51 55	27 70
Gold coin.....	250 00	240 00	455 00	405 00	215 00
U. S. and National bank notes..	892 00	4,010 00	2,454 00	2,700 00	2,519 00
Totals.....	\$3,546,757 52	\$3,405,358 61	\$3,544,550 22	\$4,019,528 52	\$3,672,825 35
Liabilities.					
Capital stock paid in.....	\$500,000 00	\$500,000 00	\$500,000 00	\$500,000 00	\$500,000 00
Surplus fund.....	500,000 00	500,000 00	500,000 00	500,000 00	500,000 00
Undivided profits (less expenses, interest and taxes paid).....	465,492 74	491,046 57	528,081 18	511,567 47	554,794 85
Reserved for dividends.....					10,000 00
Dividends unpaid.....					
Trust deposits.....	2,070,970 38	1,900,576 51	2,000,729 14	2,476,745 30	2,094,679 37
Debentures.....					
Accrued interest and taxes.....	10,294 40	13,735 53	15,739 90	31,215 75	13,351 13
Other liabilities.....					
Totals.....	\$3,546,757 52	\$3,405,358 61	\$3,544,550 22	\$4,019,528 52	\$3,672,825 35

*THE DETROIT UNITED BANK, DETROIT.

FRANK B. LELAND, *President*; FRED M. WARNER, SILAS B. COLEMAN, *Vice Presidents*;
CHARLES B. CRAMER, *Cashier*; JAMES R. BARKHAM, *Auditor*.

DIRECTORS.—Waldo A. Avery, Fred M. Warner, Henry Stephens, Frank B. Leland, Albert F. Peck,
Silas B. Coleman, Henry W. Standart.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....					
Bonds, mortgages and securities...	\$1,491,445 27				
Premiums paid on bonds.....					
Overdrafts.....					
Banking house.....					
Furniture and fixtures.....					
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Due from banks, trust companies and cash on hand.....	359,415 88				
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities					
Exchanges for clearing house.....					
U. S. and National bank currency					
Gold coin.....					
Silver coin.....					
Nickels and cents.....					
Checks, cash items and internal revenue account.....					
Totals.....	\$1,850,861 15				
Liabilities.					
Capital stock paid in.....	\$100,000 00				
Surplus fund.....	40,000 00				
Undivided profits, less current ex- penses, interest and taxes paid	20,484 16				
Dividends unpaid.....					
Commercial deposits subject to check.....					
Commercial certificates of deposit					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding....					
Savings deposits.....	1,529,316 54				
Savings certificates of deposit....	161,060 45				
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$1,850,861 15				

* Last report as a Savings Society organized under Act 205, P. A. 1877.

No. 386.

* THE DETROIT UNITED BANK, DETROIT.

FRANK B. LELAND, *President*; FRED M. WARNER, *Vice President*; CHARLES B. CRAMER, *Cashier*.

DIRECTORS.—Waldo A. Avery, Fred M. Warner, Henry Stephens, Frank B. Leland, Albert F. Peck, Henry W. Standart.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....					
Bonds, mortgages and securities...		\$1,482,807 18	\$1,432,358 00	\$1,418,505 19	\$1,393,300 73
Premiums paid on bonds.....					
Overdrafts.....					
Banking house.....					
Furniture and fixtures.....					
Other real estate.....					
Due from other banks and bankers (not reserve cities).....		38,104 22	52,443 30	73,478 42	87,570 81
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities.....		122,835 83	266,634 49	295,038 10	259,611 37
Exchanges for clearing house.....		792 56	417 67	96 51	2,326 00
U. S. and National bank currency.....		36,791 00	35,779 00	27,210 00	27,139 00
Gold coin.....		38,850 00	43,900 00	45,705 00	53,590 00
Silver coin.....		77 65	81 10	35 80	45 10
Nickels and cents.....		55 06	75 94	73 33	48 37
Checks, cash items and internal revenue account.....					
Totals.....		\$1,720,313 50	\$1,831,689 50	\$1,860,142 35	\$1,823,631 38
Liabilities.					
Capital stock paid in.....		\$250,000 00	\$250,000 00	\$250,000 00	\$250,000 00
Surplus fund.....				10,000 00	10,000 00
Undivided profits, less current ex- penses, interest and taxes paid.....		10,839 18	26,538 84	14,316 53	15,853 66
Dividends unpaid.....					
Commercial deposits subject to check.....					
Commercial certificates of deposit.....					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....		1,275,249 26	1,382,389 49	1,395,837 51	1,347,315 09
Savings certificates of deposit.....		184,225 06	172,761 17	189,988 31	200,462 63
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....		\$1,720,313 50	\$1,831,689 50	\$1,860,142 35	\$1,823,631 38

* Reorganized as a State Bank January 4, 1908.

No. 9.

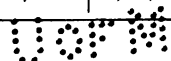
THE DIME SAVINGS BANK, DETROIT.

Organized April 5, 1884.

WILLIAM LIVINGSTONE, *President*; GEORGE H. BARBOUR, JOSEPH L. HUDSON, *Vice Presidents*; CHARLES A. WARREN, *Cashier*; L. C. SHEERWOOD, D. S. CARNEGIE, C. E. PARTRIDGE, *Assistant Cashiers*; GEORGE T. BREEN, *Auditor*.

DIRECTORS.—William Livingstone, George H. Barbour, J. L. Hudson, C. A. Warren, James B. McKay, Bethune Duffield, Marshall H. Godfrey, Augusta C. Stellwagen, Horatio N. Hovey, Aaron A. Parker, John Pridgeon, Jr., James E. Danaher.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$2,791,707 27	\$2,616,018 96	\$2,509,547 80	\$2,262,463 67	\$2,409,678 08
Bonds, mortgages and securities...	2,512,857 93	2,492,550 68	2,503,924 84	2,459,793 96	2,434,874 52
Premiums paid on bonds.....					
Overdrafts.....	1,732 83	382 86	1,837 77	116,21	54 64
Banking house.....	51,991 29	51,991 29	51,991 29	51,991 29	51,991 29
Furniture and fixtures.....	5,000 00	5,000 00	5,000 00	5,000 00	5,000 00
Other real estate.....	134,060 12	132,350 12	134,236 48	132,286 48	121,296 48
Due from other banks and bankers (not reserve cities).....	15,438 80	28,035 07			
Items in transit.....	2,870 99	3,256 75	3,843 49	10,454 44	3,078 88
Clearing house certificates.....	40,000 00				
United States bonds.....					
Due from banks in reserve cities	453,995 00	646,559 11	740,906 33	889,533 06	659,211 64
Exchanges for clearing house.....	200,331 63	57,287 87	106,648 42	96,657 01	53,220 53
U. S. and National bank currency	235,920 00	225,845 00	173,389 00	211,088 00	173,274 00
Gold coin.....	139,495 00	139,905 00	154,323 00	154,097 50	151,162 50
Silver coin.....	16,912 65	14,163 75	13,528 10	13,778 10	10,168 80
Nickels and cents.....	579 29	328 46	591 27	593 99	617 39
Checks, cash items and internal revenue account.....	1,692 28	1,890 99	1,338 40	4,384 14	1,241 87
Totals.....	\$6,604,575 68	\$6,415,565 91	\$6,401,106 19	\$6,292,237 85	\$6,079,870 62
Liabilities.					
Capital stock paid in.....	\$500,000 00	\$500,000 00	\$500,000 00	\$500,000 00	\$500,000 00
Surplus fund.....	250,000 00	250,000 00	250,000 00	250,000 00	250,000 00
Undivided profits, less current ex- penses, interest and taxes paid	76,096 35	49,922 70	52,235 59	30,736 56	36,675 10
Dividends unpaid.....	34 00	104 00	124 00	420 00	300 00
Commercial deposits subject to check.....	1,633,036 95	1,735,075 12	1,645,632 15	1,673,359 87	1,565,030 43
Commercial certificates of deposit					
Due to banks and bankers.....	212,522 26	237,411 57	271,768 34	128,413 38	43,870 36
Certified checks.....	9,718 79	4,457 40	16,950 47	14,984 87	18,638 36
Cashier's checks outstanding....	30,012 94	8,825 56	14,609 68	26,706 08	14,650 29
Savings deposits.....	3,680,709 89	3,461,101 55	3,460,899 93	3,469,386 64	3,433,272 86
Savings certificates of deposit....	206,740 77	162,067 49	177,955 58	184,315 50	211,624 56
Reserved for taxes.....	5,703 73	6,600 52	10,930 45	13,914 95	5,808 66
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$6,604,575 68	\$6,415,565 91	\$6,401,106 19	\$6,292,237 85	\$6,079,870 62



No. 357.

FAIRVIEW SAVINGS BANK, DETROIT.

Organized December 20, 1906.

WM. E. MOSS, *President*; S. W. WEBBER, *Vice President*; W. J. HAYES, *Cashier*.DIRECTORS.—WM. E. MOSS, S. W. WEBBER, H. B. WEBBER, H. E. BODMAN, F. A. KELLY,
CHAS. A. REINBOLT, W. J. HAYES.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$15,056 70	\$22,004 67	\$29,370 92	\$29,368 97	\$35,298 89
Bonds, mortgages and securities..	12,799 68	19,865 29	34,956 88	48,030 98	67,728 22
Premiums paid on bonds.....			10 00	10 00	152 50
Overdrafts.....	17 96	209 95	414 40	21 67	76 44
Banking house.....	2,550 00	2,550 00	2,550 00	2,550 00	2,550 00
Furniture and fixtures.....	490 98	490 98	1,130 98	1,231 98	1,231 98
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....					
Salary, interest and taxes paid...	1,551 35	1,838 22	2,070 72	2,064 97	2,466 42
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	10,997 89	3,142 48	12,119 49	18,248 73	17,634 22
Exchanges for clearing house....				500 00	100 54
U. S. and National bank currency	1,683 00	1,881 00	3,944 00	4,345 00	3,223 00
Gold coin.....	15 00	426 00	305 00	665 00	
Silver coin.....	398 00	227 50	619 50	525 30	632 00
Nickels and cents.....	92 22	95 98	171 02	122 05	55 58
Checks, cash items and internal revenue account.....	2,850 09	83 36	87 01	280 84	8 80
Totals.....	\$48,492 87	\$52,799 43	\$87,749 92	\$107,995 49	\$131,158 59
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....					
Undivided profits, less current ex- penses, interest and taxes paid					
Dividends unpaid.....					
Commercial deposits subject to check.....	15,433 14	17,522 39	37,839 17	50,735 37	65,422 96
Commercial certificates of deposit					
Due to banks and bankers.....					
Certified checks.....	600 00				1,265 00
Cashier's checks outstanding....	543 00	76 05	2,443 91	3,304 10	587 57
Savings deposits.....	11,916 73	15,200 99	22,616 84	30,106 02	39,108 06
Savings certificates of deposit....			4,850 00	3,850 00	4,775 00
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$48,492 87	\$52,799 43	\$87,749 92	\$107,995 49	\$131,158 59

No. 5.

THE GERMAN AMERICAN BANK, DETROIT.

Organized February 3, 1883.

CHARLES E. KANTER, *President*; PHILIP BREITMEYER, EDWIN A. BURCH, *Vice Presidents*;
GEO. H. KIRCHNER, *Cashier*; EDWARD YENTSCH, *Assistant Cashier*.

DIRECTORS.—Charles E. Kanter, Philip Breitmeyer, Edwin A. Burch, Paul R. Gray, George H. Kirchner.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$882,981 15	\$843,287 75	\$959,525 26	\$918,540 97	\$872,240 27
Bonds, mortgages and securities..	583,298 03	578,079 63	580,080 09	565,450 67	573,402 43
Premiums paid on bonds.....					
Overdrafts.....	679 66	1,185 21	917 35	1,411 87	2,391 08
Banking house.....					
Furniture and fixtures.....	2,000 00	2,325 00	3,425 00	3,439 28	5,104 33
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....	1,609 08	6,044 95	1,822 23	661 12	661 12
Items in transit.....	6,806 16	1,517 84	313 50		103 50
United States bonds.....					
Due from banks in reserve cities..	160,484 52	215,015 46	86,241 55	200,913 84	196,850 25
Exchanges for clearing house....	24,073 90	8,083 60	14,126 59	11,692 96	9,420 95
U. S. and National bank currency	98,264 00	100,125 00	79,865 00	112,479 00	99,905 00
Gold coin.....	54,767 50	53,370 00	53,427 50	53,300 00	56,095 00
Silver coin.....	4,545 15	7,843 75	8,911 35	2,800 50	2,422 25
Nickels and cents.....	878 40	759 75	852 11	748 73	1,424 54
Checks, cash items and internal revenue account.....	13,982 38	500 55	1,094 35	776 10	411 21
Totals.....	\$1,834,369 93	\$1,818,138 49	\$1,790,101 88	\$1,872,215 04	\$1,820,431 93
Liabilities.					
Capital stock paid in.....	\$250,000 00	\$250,000 00	\$250,000 00	\$250,000 00	\$250,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits, less current ex- penses, interest and taxes paid	6,045 71	9,045 90	12,699 75	10,769 92	13,212 00
Dividends unpaid.....	39 00	7 50		76 50	1 50
Commercial deposits subject to check.....	424,004 64	403,077 36	366,383 74	407,780 94	393,807 18
Commercial certificates of deposit	44,184 90	52,084 90	33,751 13	31,394 98	18,944 98
Due to banks and bankers.....	13,134 67	29,030 24	24,591 04	32,386 06	40,136 99
Certified checks.....	9,435 61	139 20	26,897 24	36,557 55	1,216 96
Cashier's checks outstanding....	7,093 33	1,369 82	667 93	1,325 71	6,250 80
Savings deposits.....	1,030,432 07	1,023,383 57	1,012,487 20	1,038,768 38	1,022,296 52
Savings certificates of deposit....			12,593 85	13,175 00	24,565 00
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$1,834,369 93	\$1,818,138 49	\$1,790,101 88	\$1,872,215 04	\$1,820,431 93

STATE BANKING DEPARTMENT.

No. 90.

THE HOME SAVINGS BANK, DETROIT.

Organized December 11, 1888.

JAMES MCGREGOR, *President*; W. K. ANDERSON, CHARLES I. FARRELL, *Vice Presidents*;
 JULIUS H. HAASS, *Cashier*; EDWIN J. ECKERT, ARTHUR E. LOCH,
Assistant Cashiers.

DIRECTORS.—James McGregor, Charles I. Farrell, Leartus Connor, Frederick Guenther, Ralph Phelps, Jr., Julius H. Haass, Geo. H. Clippert, W. K. Anderson, Orla B. Taylor, Emory W. Clark.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$2,240,523 11	\$2,220,214 68	\$2,341,758 36	\$2,413,293 38	\$2,321,313 49
Bonds, mortgages and securities...	2,477,992 57	2,465,899 69	2,574,799 21	2,646,017 44	2,761,374 51
Premiums paid on bonds.....					
Overdrafts.....	163 32	237 06	536 78	203 00	915 04
Banking house (Branches)	46,000 00	46,000 00	42,000 00	42,000 00	42,000 00
Furniture and fixtures.....	5,000 00	5,240 00	5,764 01	5,863 29	5,863 29
Other real estate.....	59,266 99	59,294 42	55,747 92	55,757 67	50,757 67
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	22,768 19	16,253 01	5,598 24	12,846 12	10,354 48
United States bonds.....					
Due from banks in reserve cities	561,843 71	616,414 44	667,963 94	646,551 71	820,700 52
Exchanges for clearing house....	47,663 96	29,371 80	24,494 34	41,617 21	22,780 09
U. S. and National bank currency	186,608 00	148,757 00	163,647 00	156,716 00	171,139 00
Gold coin.....	158,270 00	165,120 00	156,860 00	159,482 00	161,455 00
Silver coin.....	8,827 00	7,753 00	6,827 00	7,659 00	6,822 00
Nickels and cents.....	555 34	776 91	490 34	226 74	583 88
Checks, cash items and internal revenue account.....	702 62	1,859 24	307 07	405 35	121 84
Totals.....	\$5,816,184 81	\$5,783,191 35	\$6,046,794 21	\$6,188,638 91	\$6,376,180 81
Liabilities.					
Capital stock paid in.....	\$400,000 00	\$400,000 00	\$400,000 00	\$400,000 00	\$400,000 00
Surplus fund.....	250,000 00	275,000 00	275,000 00	300,000 00	300,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	62,884 95	31,803 93	49,496 84	36,210 44	50,108 55
Reserve for taxes		10,000 00	10,000 00	10,000 00	
Dividends unpaid.....					
Commercial deposits subject to check.....	951,299 44	951,000 08	1,072,660 78	1,113,230 85	1,276,017 01
Commercial certificates of deposit	14,493 91	14,424 20	16,173 09	18,177 30	23,149 20
Due to banks and bankers.....	61,620 07	65,075 15	83,938 56	98,349 81	94,583 78
Certified checks.....	10,624 41	8,578 56	39,186 48	27,118 43	5,962 12
Cashier's checks outstanding.....					
Savings deposits.....	3,951,147 06	3,922,080 93	4,008,284 87	4,091,445 66	4,133,150 02
Savings certificates of deposit....	114,112 97	105,228 50	92,053 59	94,106 42	93,210 13
Notes and bills rediscounted....					
Bills payable.....					
Totals.....	\$5,816,184 81	\$5,783,191 35	\$6,046,794 21	\$6,188,638 91	\$6,376,180 81

No. 81.

MICHIGAN SAVINGS BANK, DETROIT.

Organized February 19, 1877.

Corporate existence extended February 19, 1907.

GEORGE PECK, *President*; CHARLES C. JENKS, JAMES D. STANDISH, JAMES S. HOLDEN, *Vice Presidents*;
 GEORGE WILEY, *Cashier*; HUGH R. BURNS, *Assistant Cashier*.

TRUSTEES.—Clarence M. Burton, George Peck, Dexter M. Ferry, Charles S. Jenks, Hoyt Post, James
 D. Standish, George Wiley, James S. Holden, Lem W. Bowen, J. B. Ford, W. J. Gray, James
 Inglis, M. J. Murphy, Thomas Neal, John T. Shaw, F. F. Sanford, M. L. Williams.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$1,264,860 70	\$1,240,179 61	\$1,214,333 39	\$1,173,772 46	\$1,146,639 99
Bonds, mortgages and securities...	1,075,614 56	1,057,643 42	1,076,984 79	1,166,658 91	1,195,992 61
Premiums paid on bonds.....	5,000 00	5,000 00	4,500 00	4,500 00	4,500 00
Overdrafts.....	797 06	254 99	503 41	345 30	1,264 27
Banking house.....	14,000 00	14,000 00	14,000 00	14,000 00	14,000 00
Furniture and fixtures.....	7,028 57	7,855 32	8,652 32	8,685 32	8,385 32
Other real estate.....	5,943 02	14,940 00	7,120 70	6,620 70	6,620 70
Due from other banks and bankers (not reserve cities).....				240 13	
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities	240,874 14	261,025 00	277,357 03	281,057 14	305,326 69
Exchanges for clearing house.....	35,876 27	13,369 43	42,666 96	15,396 93	18,441 03
U. S. and National bank currency	62,933 25	86,433 00	90,429 00	63,709 25	102,948 00
Gold coin.....	51,685 00	48,492 50	48,202 50	47,880 00	53,305 00
Silver coin.....	6,232 35	6,450 75	4,235 50	2,827 40	4,698 25
Nickels and cents.....	1,069 72	703 86	893 40	811 68	910 06
Checks, cash items and internal revenue account.....	2,406 44	1,078 51	1,646 61	3,192 33	1,487 72
Totals.....	\$2,774,321 08	\$2,757,426 39	\$2,941,555 61	\$2,789,677 60	\$2,864,519 66
Liabilities.					
Capital stock paid in.....	\$250,000 00	\$250,000 00	\$250,000 00	\$250,000 00	\$250,000 00
Surplus fund.....	125,000 00	125,000 00	125,000 00	125,000 00	125,000 00
Undivided profits, less current ex- penses, interest and taxes paid	47,846 66	49,133 42	49,285 31	41,247 01	43,755 12
Dividends unpaid.....				101 25	
Commercial deposits subject to check.....	821,433 01	812,517 60	985,713 09	821,745 45	900,893 36
Commercial certificates of deposit	2,445 34	3,849 72	1,527 01	1,840 88	4,017 88
Due to banks and bankers.....	8,982 02	17,478 04	7,221 57	4,906 99	11,308 88
Certified checks.....	391 73	3,972 64	3,288 41	3,400 29	4,580 55
Cashier's checks outstanding....	5,401 95	1,226 32	534 00	4,882 06	2,796 63
Savings deposits.....	1,419,562 19	1,395,334 90	1,385,606 78	1,417,486 76	1,393,864 45
Savings certificates of deposit....	93,258 18	98,913 75	132,379 44	119,066 91	128,322 79
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$2,774,321 08	\$2,757,426 39	\$2,941,555 61	\$2,789,677 60	\$2,864,519 66

No. 15.

PENINSULAR SAVINGS BANK, DETROIT.

Organized August 27, 1887.

J. H. JOHNSON, *President*; HAMILTON CARHARTT, FRANK P. BYRNE, *Vice Presidents*;
H. H. ELLERTON, H. MOXSON, *Assistant Cashiers*; W. G. TOEPEL, *Auditor*.

DIRECTORS.—Frank P. Byrne, Hamilton Carhartt, E. O. Grosvenor, Frank Howard, S. W. Clarkson,
J. H. Johnson, George H. Leshner, D. A. McLachlan, C. Corbett, John C. Donnelly, David Stott,
Henry A. Haigh, E. O. Krentler, James T. Whitehead, Frederick W. Whiting.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$2,938,723 80	\$2,757,709 11	\$2,616,742 53	\$2,515,814 73	\$2,721,016 71
Bonds, mortgages and securities...	2,036,684 65	2,055,830 34	2,093,166 46	2,376,451 01	2,497,799 59
Premiums paid on bonds.....					
Overdrafts.....	3,123 61	632 89	745 96	3,031 62	7,225 56
Banking house.....	175,000 00	175,000 00	175,000 00	175,000 00	175,000 00
Furniture and fixtures.....	12,000 00	12,000 00	12,000 00	10,000 00	10,000 00
Other real estate.....	27,775 91	27,084 19	26,934 19	26,384 19	25,061 01
Due from other banks and bankers (not reserve cities).....	16,012 46	22,282 02	26,517 11	7,611 65	27,046 92
Items in transit.....	96,795 00	92,831 55	83,294 69	71,149 78	70,577 03
United States bonds.....					
Due from banks in reserve cities	435,718 28	497,429 98	554,153 69	857,645 09	867,767 57
Exchanges for clearing house.....	75,778 52	92,569 44	49,942 47	139,063 76	97,866 93
U. S. and National bank currency	382,149 00	315,414 00	307,677 00	363,140 00	298,302 00
Gold coin.....	94,415 00	65,427 50	45,657 50	113,687 50	130,985 00
Silver coin.....	25,280 30	35,090 75	17,847 85	13,962 95	10,101 50
Nickels and cents.....	2,369 71	3,032 41	2,081 09	2,634 20	1,874 01
Checks, cash items and internal revenue account.....	8,373 92	11,409 25	11,465 26	13,583 80	6,119 51
Totals.....	\$6,330,200 06	\$6,163,743 43	\$6,023,225 80	\$6,689,180 28	\$6,946,743 34
Liabilities.					
Capital stock paid in.....	\$400,000 00	\$400,000 00	\$400,000 00	\$500,000 00	\$500,000 00
Surplus fund.....	100,000 00	125,000 00	125,000 00	200,000 00	200,000 00
Undivided profits, less current ex- penses, interest and taxes paid	31,389 12	25,768 41	23,045 91	24,099 77	23,064 81
Dividends unpaid.....	32 00	102 00		826 00	76 00
Commercial deposits subject to check.....	1,745,055 88	1,628,501 00	1,614,124 15	2,042,963 09	2,285,881 89
Commercial certificates of deposit	28,455 77	18,090 53	15,678 22	26,454 10	39,089 21
Due to banks and bankers.....	922,927 55	1,149,546 08	941,794 42	1,060,790 51	1,025,527 05
Certified checks.....	12,190 14	11,661 47	68,439 05	44,432 14	32,703 75
Cashier's checks outstanding....					
Savings deposits.....	2,771,453 81	2,674,063 98	2,700,843 57	2,673,354 99	2,716,518 48
Savings certificates of deposit....	98,665 79	131,009 96	134,300 48	116,289 68	123,882 15
Clearing house certificates.....	220,000 00				
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$6,330,200 06	\$6,163,743 43	\$6,023,225 80	\$6,689,180 28	\$6,946,743 34

No. 356.

THE PEOPLE'S STATE BANK, DETROIT.

Organized January 4, 1907.

GEO. H. RUSSEL, *President*; M. W. O'BRIEN, *Vice President and Chairman of Board*; H. C. POTTER, JR., GEO. E. LAWSON, R. S. MASON, F. A. SCHULTE, *Vice Presidents*; AUSTIN E. WING, *Cashier*; H. P. BORGMAN, *Cashier Savings Department*; R. W. SMYLLIE, *Manager Credit Department*; R. E. MASON, *Assistant Cashier*; J. R. BODDE, *Assistant Cashier*; GEO. T. COURTNEY, *Auditor*.

DIRECTORS.—Russell A. Alger, George H. Barbour, W. T. Barbour, H. M. Campbell, C. A. DuCharme, Jeremiah Dwyer, Haley Fliske, F. J. Hecker, Geo. E. Lawson, H. B. Ledyard, P. H. McMillan, R. S. Mason, Fred T. Moran, M. J. Murphy, M. W. O'Brien, H. C. Potter, Jr., Louis Rothschild, Geo. H. Russel, Henry Russel, Hugo Scherer, F. A. Schulte, B. S. Colburn.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$13624,498 17	\$12766,499 56	\$12230,767 04	\$11809,490 25	\$11,362,067 77
Bonds, mortgages and securities..	11,061,224 57	9,921,560 21	9,774,300 74	9,816,663 35	10,225,338 43
Premiums paid on bonds.....					
Overdrafts.....	15,580 06	15,800 31	1,955 94	3,767 86	1,282 70
Banking house.....	690,000 00	700,000 00	710,000 00	712,000 00	712,000 00
Furniture and fixtures.....	30,000 00	30,000 00	30,000 00	30,000 00	30,000 00
Other real estate.....	259,073 13	259,934 59	269,183 89	270,265 37	247,457 37
Due from other banks and bank- ers (not reserve cities).....	35,478 30	18,682 98	38,438 41	45,960 47	29,392 26
Items in transit.....	343,108 31	319,853 47	344,842 51	276,752 01	343,042 04
United States bonds.....					
Due from banks in reserve cities..	2,768,931 60	2,871,649 98	4,627,848 83	2,863,700 70	2,582,997 44
Exchanges for clearing house.....	378,150 94	364,597 84	320,545 25	384,378 66	185,170 00
U. S. and National bank currency	1,073,185 00	1,091,905 00	1,134,960 00	855,366 00	981,107 00
Gold coin.....	313,276 92	202,158 84	497,103 25	869,933 29	651,639 63
Silver coin.....	105,095 55	102,849 94	84,265 45	155,898 25	95,907 30
Nickels and cents.....	7,974 05	12,187 25	9,016 63	11,349 38	11,848 03
Checks, cash items and internal revenue account.....	5,920 65	9,610 47	25,300 79	23,506 62	8,035 73
Totals.....	\$30731,497 25	\$28687,290 44	\$30098,528 73	\$28229,032 21	\$27,467,315 70
Liabilities.					
Capital stock paid in.....	\$1,500,000 00	\$1,500,000 00	\$1,500,000 00	\$1,500,000 00	\$1,500,000 00
Surplus fund.....	1,500,000 00	1,500,000 00	1,500,000 00	1,500,000 00	1,500,000 00
Undivided profits, less current ex- penses, interest and taxes paid	183,149 67	239,767 47	245,882 31	261,543 27	250,683 95
Dividends unpaid.....		180 00	52 50	1,137 50	
Commercial deposits subject to check.....	7,529,530 22	6,705,734 62	9,092,342 75	7,044,023 64	6,798,813 27
Commercial certificates of deposit.	11,755 86	9,923 53	10,875 23	8,791 64	10,019 61
Due to banks and bankers.....	3,224,281 95	3,751,721 11	3,469,477 38	3,674,410 64	3,690,320 23
Certified checks.....	47,243 50	47,666 82	119,067 51	73,736 24	57,993 85
Cashier's checks outstanding.....	97,827 90	97,332 10	71,412 98	61,321 07	56,900 57
Savings deposits.....	14,838,676 45	13,799,669 27	13,184,506 18	13,050,507 51	12,650,259 82
Savings certificates of deposit....	1,229,031 70	1,035,295 52	904,911 89	1,053,560 70	952,324 40
Notes and bills rediscounted.....	120,000 00				
Bills payable.....	450,000 00				
Totals.....	\$30731,497 25	\$28687,290 44	\$30098,528 73	\$28229,032 21	\$27,467,315 70

SECURITY TRUST COMPANY, DETROIT.

Organized May 1, 1906.

M. J. MURPHY, *President*; EMORY W. CLARK, LEM W. BOWEN, CHARLES MOORE, *Vice Presidents*;
FREDERIC F. SANFORD, *Secretary*; J. H. MURPHY, *Assistant Secretary*.

DIRECTORS.—M. J. Murphy, Emory W. Clark, Lem W. Bowen, George E. Lawson, John T. Shaw, M. L. Williams, John N. Bagley, J. D. Standish, H. C. Potter, Jr., J. H. Johnson, W. J. Gray, D. M. Ferry, Jr., Russell A. Alger, J. B. Ford, W. K. Anderson, William Livingstone, John M. Dwyer, James S. Holden, Charles C. Jenks, Henry M. Butzel, Charles Moore.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Collateral loans. Time	\$1,216,983 24	\$1,291,272 77	\$931,486 12	\$946,091 02	\$1,025,750 11
Demand.....	183,550 00	185,970 00	203,170 00	131,251 37	128,886 64
Loans on real estate mortgages:					
In office.....	35,808 04	39,459 23	37,219 13	35,762 20	45,355 00
With State Treasurer.....	125,000 00	125,000 00	125,000 00	122,000 00	122,000 00
Other loans.....					
Bonds: In office.....	303,688 86	225,750 39	417,160 72	462,627 97	583,592 89
With State Treasurer.....	81,943 70	81,943 70	81,943 70	81,943 70	81,943 70
Stocks.....	100 00	101 00	101 00	101 00	101 00
Real estate owned.....					
Other investments.....					
Advances to trusts.....	22,030 49	24,469 05	23,945 68	25,397 25	20,460 04
Premiums paid.....	577 50	577 50	952 50		2,902 20
Safety Deposit vaults.....					
Furniture and fixtures.....	16,457 75	27,834 05	34,507 33	36,547 06	35,109 06
Due from approved reserve agents	157,128 31	198,303 99	295,219 06	312,569 84	162,455 06
Due from other banks and bankers		11,632 07		11,835 38	
Checks for clearing house		8,556 15			2 00
Cash items.....	13,077 50		21 85	117 15	76 75
Nickels and cents.....	54	3 95	4 98	8 20	6 50
Silver coin.....	10 25	17 95	30 35	39 70	95 30
Gold coin.....	37 50	5,000 00	5,060 00	5,000 00	5,210 00
U. S. and National bank notes..	3,386 00	5,404 00	5,162 00	5,284 00	5,508 00
Totals.....	\$2,159,779 68	\$2,231,295 80	\$2,160,984 42	\$2,176,575 84	\$2,217,454 25
Liabilities					
Capital stock paid in.....	\$500,000 00	\$500,000 00	\$500,000 00	\$500,000 00	\$500,000 00
Surplus fund.....	500,000 00	500,000 00	500,000 00	500,000 00	500,000 00
Undivided profits (less expenses, interest and taxes paid.....	61,669 32	69,015 34	78,708 84	118,171 13	122,649 91
Dividends unpaid.....					
Trust deposits.....	1,092,335 02	1,158,472 91	1,073,468 03	1,044,597 16	1,086,103 79
Debentures.....					
Reserved for taxes.....	5,775 34	3,807 55	8,807 55	13,807 55	2,843 05
Treasurer's checks.....					5,857 50
Other liabilities.....					
Totals.....	\$2,159,779 68	\$2,231,295 80	\$2,160,984 42	\$2,176,575 84	\$2,217,454 25

UNION TRUST COMPANY, DETROIT.

Organized November 24, 1890.

HENRY B. LEDYARD, *Chairman*; FRANK W. BLAIR, *President*; A. E. F. WHITE, *Vice President*; GERALD J. McMECHAN, *Secretary*; CHARLES R. DUNN, *Treasurer*; ALEXANDER C. LONG, *Assistant Secretary*; HOBART B. HOYT, *Trust Officer*; ISRAEL T. COWLES, *Manager Title Guaranty and Abstract Department*; W. T. BRADFORD, *Bond Officer*; GILBERT R. OSMUN, *Custodian Safety Deposit Vault*; FRANK X. LINGEMANN, *Real Estate Officer*.

DIRECTORS.—Henry B. Ledyard, D. C. Whitney, A. E. F. White, Charles Stinchfield, Charles A. DuCharme, Henry Russel, Truman H. Newberry, Elliott T. Slocum, F. J. Hecker, Harry A. Conant, Herbert E. Boynton, Philip H. McMillan, Charles L. Palms, George Hendrie, Albert L. Stephens, Paul F. Bagley, Burnham S. Colburn, George B. Remick, Frank W. Blair, George M. Black, Allen F. Edwards.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Collateral loans:					
Time, with Collateral Deposit Co., Ltd.	\$2,896,000 00	\$2,876,519 97	\$2,394,019 97	\$2,064,019 97	\$1,634,000 00
In office	989,733 17	863,703 96	1,098,671 78	1,029,150 27	842,015 56
Demand, in office	896,298 70	805,697 11	376,204 83	354,969 99	332,108 00
Loans on real estate mortgages:					
In office	187,568 76	146,679 06	136,771 36	134,463 80	164,158 49
With Collat'ral Deposit Co., Ltd	828,245 61	834,021 26	790,943 29	740,193 81	648,587 21
With State Treasurer	203,260 00	204,863 50	203,380 00	206,247 84	216,567 84
Other loans					
Bonds:					
In office	1,060,307 20	875,793 20	456,234 70	449,060 50	469,666 45
With Collateral Deposit Co., Ltd.	115,000 00	100,000 00	50,000 00	65,000 00	150,000 00
Bond reserve	91,817 27				
Stocks	187,400 00	187,400 00	685,918 80	689,621 80	692,121 80
Real estate owned	14,483 41	10,883 41	10,783 41	9,766 61	9,823 01
Other investments	198,336 05	200,812 95	261,531 65	246,900 63	201,805 22
Accounts receivable	3,522 86	5,697 38	2,703 22	4,961 31	2,797 13
Advances to trusts	94,738 54	125,252 98	72,919 40	76,716 94	106,309 32
Premiums paid					
Safety Deposit vaults					
Furniture and fixtures	7,684 67	7,474 29	7,753 29	8,003 29	8,003 29
Due from approved reserve agents	169,286 15	436,121 73	350,357 24	253,152 57	217,464 39
Due from other banks and bankers					400 00
Cash items	3,054 30	3,300 66	1,621 31	2,918 72	468 77
Nickels and cents	7 89	3 41	5 00	8 02	8 01
Silver coin	489 65	329 15	295 00	267 90	295 25
Gold coin	170 00	145 00	287 50	295 00	270 00
U. S. and national bank notes	1,990 00	2,095 00	7,886 00	6,222 00	10,176 00
Totals	\$7,949,394 83	\$7,686,794 02	\$6,908,287 75	\$6,341,940 97	\$5,702,045 74
Liabilities.					
Capital stock paid in	\$500,000 00	\$500,000 00	\$500,000 00	\$500,000 00	\$500,000 00
Surplus fund	300,000 00	300,000 00	300,000 00	300,000 00	300,000 00
Undivided profits (less expenses, interest and taxes paid)	189,422 04	94,728 20	100,407 56	94,899 21	98,442 43
Dividends unpaid					
Trust funds	898,131 47	1,288,301 98	1,321,903 53	1,528,028 72	1,441,813 14
Debentures	3,508,164 60	3,412,364 60	2,861,564 60	2,538,864 60	2,090,864 60
Certificates of deposit	2,169,412 36	1,844,353 04	1,624,905 03	1,167,071 86	1,064,365 15
First mortgage trust gold bonds	224,500 00	225,000 00	180,000 00	186,600 00	185,900 00
Bills payable	150,000 00				
Other liabilities	9,764 36	22,046 20	19,507 03	26,476 58	20,660 42
Totals	\$7,949,394 83	\$7,686,794 02	\$6,908,287 75	\$6,341,940 97	\$5,702,045 74

No. 161.

THE UNITED STATES SAVINGS BANK, DETROIT.

Organized May 18, 1893.

GEO. ANDERSON, *President*; HENRY COWIE, *Vice President*; ENOCH SMITH, *Cashier*;
WM. A. SANDS, *Assistant Cashier*.DIRECTORS.—Geo. Anderson, James B. Book, James H. McDonald, Henry Cowie, Frederick W. Hodges,
Francis E. Brossy, Enoch Smith, Edward M. Mancourt.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$593,759 82	\$506,606 87	\$472,404 12	\$482,590 06	\$462,255 63
Bonds, mortgages and securities...	543,885 75	546,573 26	551,070 50	578,124 03	579,581 85
Premiums paid on bonds.....					
Overdrafts.....	89 60	451 38	64 77	1,809 81	467 73
Banking house.....	9,913 00	9,913 00	9,913 00	9,913 00	9,913 00
Furniture and fixtures.....	9,649 13	9,647 13	9,644 13	9,641 13	9,638 13
Other real estate.....	22,620 14	19,567 03	19,620 02	19,620 02	19,721 88
Due from other banks and bankers (not reserve cities).....	212 84	292 18	603 06	275 22	282 84
Items in transit.....	5,137 50	5,137 50	5,145 00	5,637 50	5,247 00
United States bonds.....					
Due from banks in reserve cities	114,742 70	111,065 07	165,142 01	171,333 60	136,194 13
Exchanges for clearing house....	12,067 53	10,254 97	11,700 41	15,844 30	5,535 12
U. S. and National bank currency	55,221 00	48,855 00	45,029 00	35,405 00	28,495 00
Gold coin.....	13,405 00	10,910 00	11,215 00	10,970 00	11,315 00
Silver coin.....	2,803 85	2,911 85	2,191 55	3,110 30	2,534 75
Nickels and cents.....	743 81	754 71	528 71	618 66	728 32
Checks, cash items and internal revenue account.....	309 88	363 46	142 43	572 72	346 87
Totals.....	\$1,384,581 55	\$1,283,304 97	\$1,304,413 73	\$1,345,455 35	\$1,272,256 24
Liabilities.					
Capital stock paid in.....	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund.....	50,000 00	50,000 00	30,000 00	30,000 00	30,000 00
Undivided profits, less current ex- penses, interest and taxes paid	7,046 71	5,950 85	23,517 02	24,376 34	21,654 93
Dividends unpaid.....		30 00		177 00	
Commercial deposits subject to check.....	259,086 59	234,487 97	279,316 66	313,819 27	237,849 35
Commercial certificates of deposit					
Due to banks and bankers.....					
Certified checks.....	942 31	2,180 82	3,543 90	2,193 36	1,494 93
Cashier's checks outstanding.....	1,319 59	333 29	2,618 89	2,512 12	24,810 95
Savings deposits.....	793,369 03	744,244 73	757,538 67	769,177 25	749,400 21
Savings certificates of deposit....	72,817 32	61,077 31	57,878 59	53,200 01	57,045 87
Notes and bills rediscounted....					
Bills payable.....	50,000 00	35,000 00			
Totals.....	\$1,384,581 55	\$1,283,304 97	\$1,304,413 73	\$1,345,455 35	\$1,272,256 24

M 1011

No. 6.

THE WAYNE COUNTY SAVINGS BANK, DETROIT.

Organized September 18, 1871.

Corporate existence extended June 27, 1901.

CHARLES F. COLLINS, *President*; WM. S. GREEN, F. H. CROUL, *Vice Presidents*;
ALFRED K. KIEFER, *Treasurer*; EDWARD H. COLLINS, *Assistant Treasurer*.DIRECTORS.—D. M. Ferry, Jr., Wm. V. Moore, Wm. S. Green, E. H. Flinn, H. Kirke White, J. B. Book,
A. L. Stephens, F. H. Croul, Frank W. Eddy, S. Y. Seyburn, Charles F. Collins.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$2,948,987 23	\$2,591,635 07	\$2,596,069 99	\$2,478,920 42	\$2,495,457 78
Bonds, mortgages and securities...	7,628,013 95	7,565,932 70	7,593,643 26	7,560,317 87	7,586,048 00
Premiums paid on U. S. bonds....	62,000 00	45,000 00	45,000 00	45,000 00	45,000 00
Overdrafts.....					
Banking house.....	125,000 00	125,000 00	125,000 00	125,000 00	125,000 00
Furniture and fixtures.....					
Other real estate.....	40,263 86	40,700 18	39,061 01	39,219 83	39,910 88
Due from other banks and bankers (not reserve cities).....					
Items in transit.....		90 00	130 00		
United States bonds.....	225,000 00	225,000 00	225,000 00	225,000 00	225,000 00
Due from banks in reserve cities	1,233,296 98	1,559,107 32	1,702,656 13	1,886,615 23	1,798,406 38
Exchanges for clearing house....	12,115 14	4,405 42	8,529 80	15,475 51	19,827 90
U. S. and National bank currency	166,761 00	174,062 00	172,274 00	171,823 00	166,919 00
Gold coin.....	409,072 50	417,612 50	416,092 50	415,900 00	417,937 50
Silver coin.....	2,211 20	2,396 60	2,112 05	2,071 15	2,348 10
Nickels and cents.....	229 37	258 18	199 21	158 15	208 06
Checks, cash items and internal revenue account.....	80 68	88 68	150 00	96 00	348 00
Totals.....	\$12853,031 91	\$12751,288 65	\$12925,907 95	\$12965,597 16	\$12,922,414 20
Liabilities.					
Capital stock paid in.....	\$400,000 00	\$400,000 00	\$400,000 00	\$400,000 00	\$400,000 00
Surplus fund.....	800,000 00	1,000,000 00	1,000,000 00	1,000,000 00	1,000,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	346,894 02	194,324 81	227,243 06	270,398 53	299,226 96
Dividends unpaid.....					
Commercial deposits subject to check.....					
Commercial certificates of deposit					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	10,508,750 59	10,419,520 56	10,543,198 26	10,527,630 03	10,488,385 16
Savings certificates of deposit....	785,794 79	726,570 69	738,594 04	746,696 01	732,413 32
Reserved for taxes.....	11,592 51	10,872 59	16,872 59	20,872 59	2,388 76
Notes and bills rediscounted....					
Bills payable.....					
Totals.....	\$12853,031 91	\$12751,288 65	\$12925,907 95	\$12965,597 16	\$12,922,414 20

No. 157.

THE DEXTER SAVINGS BANK, DEXTER.

Organized April 22, 1893.

THOMAS BIRKETT, *President*; H. WIRT NEWKIRK, *Vice President*; G. S. FRANCISCO, *Cashier*;
JAB. J. PAGE, *Assistant Cashier*.

DIRECTORS.—Thomas Birkett, G. S. Francisco, O. W. Cushing, H. Wirt Newkirk, E. Jedele, Henry Dieterle, Fred Walker.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$69,002 85	\$35,915 73	\$50,811 03	\$51,043 25	\$53,932 76
Bonds, mortgages and securities..	137,009 05	127,685 71	122,461 63	123,120 84	126,295 12
Premiums paid on bonds.....					
Overdrafts.....	292 59	221 50	477 35	111 48	258 09
Banking house.....	3,200 00	3,200 00	3,200 00	3,200 00	3,200 00
Furniture and fixtures.....	1,500 00	1,500 00	1,500 00	1,500 00	1,500 00
Other real estate.....				240 33	240 33
Due from other banks and bank- ers (not reserve cities).....	7 20	7 20	5 04		
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	14,743 69	31,661 11	16,519 68	21,740 17	20,272 68
Exchanges for clearing house.....					
U. S. and National bank currency	7,506 00	5,396 00	3,187 00	6,655 00	6,065 00
Gold coin.....	8,870 00	4,550 00	5,610 00	5,645 00	5,800 00
Silver coin.....	1,140 15	1,256 05	589 65	583 10	353 30
Nickels and cents.....	82 61	132 36	97 00	66 93	32 71
Checks, cash items and internal revenue account.....	199 27	388 68	5 42	113 70	31 03
Totals.....	\$243,553 41	\$211,914 34	\$204,463 80	\$214,019 80	\$217,981 02
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	7,500 00				
Undivided profits, less current ex- penses, interest and taxes paid	12,500 97	598 62	1,956 78	310 11	942 41
Dividends unpaid.....					
Commercial deposits subject to check.....	32,979 09	44,881 30	35,318 13	37,170 85	42,185 50
Commercial certificates of deposit.	2,214 34	3,661 31	4,602 68	3,048 66	4,680 13
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	137,626 05	115,934 43	114,793 68	125,668 94	123,396 60
Savings certificates of deposit.....	30,732 96	26,838 68	27,792 53	27,821 24	26,776 38
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$243,553 41	\$211,914 34	\$204,463 80	\$214,019 80	\$217,981 02

No. 396.

THE STATE SAVINGS BANK OF DOWAGIAC, DOWAGIAC.

Organized April 9, 1908

E. BURT JENNEY, *President*; ROBERT H. WILEY, HARRY B. TUTHILL, *Vice Presidents*;
C. A. CRAWFORD, *Cashier*.

DIRECTORS.—E. Burt Jenney, Robert H. Wiley, Harry B. Tuthill, Aaron Zelner, Henry B. Wells.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....				\$4,224 50	\$15,835 29
Bonds, mortgages and securities..					3,700 00
Premiums paid.....				1,165 00	1,165 00
Overdrafts.....					
Banking house.....					
Furniture and fixtures.....				1,810 01	2,389 97
Expenses, interest and taxes paid.				289 27	358 33
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities.				9,022 53	6,262 64
Exchanges for clearing house.....					
U. S. and national bank currency.				4,526 00	5,602 00
Gold coin.....				1,235 00	2,365 00
Silver coin.....				817 55	852 00
Nickels and cents.....				55 00	90 06
Checks, cash items and internal revenue account.....				70 50	12 00
Totals.....				\$23,215 36	\$38,632 29
Liabilities.					
Capital stock paid in.....				\$15,000 00	\$20,000 00
Surplus fund.....					
Undivided profits, less current ex- penses, interest and taxes paid					
Dividends unpaid.....					
Commercial deposits subject to check.....				2,657 56	7,259 95
Commercial certificates of deposit.					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....				978 80	1,666 50
Savings certificates of deposit.....				4,579 00	9,705 84
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....				\$23,215 36	\$38,632 29

No. 351.

THE DRYDEN STATE BANK, DRYDEN.

Organized October 20, 1906.

LEE BERRIDGE, *President*; P. H. FOOT, *Vice President*; W. H. SHOUP, *Cashier*.

DIRECTORS.—Lee Berridge, W. H. Shoup, F. W. Kendrick, A. J. Schanck, P. H. Foot, Byron Folsom, H. Q. Parker.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$37,459 08	\$38,547 08	\$43,310 54	\$44,459 64	\$44,907 87
Bonds, mortgages and securities..	35,335 00	37,040 00	37,109 00	35,810 50	36,450 50
Premiums paid on bonds.....					
Overdrafts.....	513 41	701 93	894 57	1,099 45	1,028 81
Banking house.....					
Furniture and fixtures.....	1,660 00	1,666 50	1,666 50	1,666 50	1,666 50
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....	6,304 45	1,933 36	2,815 49	3,687 41	8,588 64
Items in transit.....	174 02	1,548 25			296 52
United States bonds.....					
Due from banks in reserve cities.	7,642 35	5,497 70	4,784 23	6,621 82	10,687 81
Exchanges for clearing house....					
U. S. and national bank currency.	6,055 00	3,918 00	3,119 00	2,262 00	2,857 00
Gold coin.....	2,270 00	2,440 00	2,225 00	2,115 00	2,307 50
Silver coin.....	661 00	451 00	268 50	280 00	212 50
Nickels and cents.....	30 52	24 95	42 32	24 04	20 54
Checks, cash items and internal revenue account.....	424 23	888 83	258 38	342 10	88 83
Totals.....	\$98,529 06	\$94,657 60	\$96,493 53	\$98,368 46	\$109,063 02
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	300 00	300 00	300 00	300 00	300 00
Undivided profits, less current ex- penses, interest and taxes paid	198 16	269 08	660 75	1,117 33	1,349 09
Dividends unpaid.....					
Commercial deposits subject to check.....	12,847 81	12,104 63	11,245 53	10,967 49	15,753 80
Commercial certificates of deposit.					
Due to banks and bankers.....		554 85			
Certified checks.....			198 85		
Cashier's checks outstanding....					
Savings deposits.....	29,656 08	26,032 24	27,129 05	30,198 01	33,930 83
Savings certificates of deposit....	35,527 01	35,396 80	36,959 35	35,785 63	37,729 30
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$98,529 06	\$94,657 60	\$96,493 53	\$98,368 46	\$109,063 02

No. 142.

MONROE COUNTY BANK, DUNDEE.

Organized September 26, 1892.

GEORGE J. SHAEFER, *President*; M. J. HOWE, *Vice President*; WM CLUTE, *Cashier*.

DIRECTORS.—George J. Shaefer, B. J. Corbin, Wm. Clute, M. J. Howe, Wm. C. Palmer, Geo. W. Hurd, T. W. Barnes.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$44,182 76	\$45,823 03	\$46,420 68	\$47,534 27	\$52,096 24
Bonds, mortgages and securities..	74,398 31	77,151 62	73,352 44	74,916 81	72,176 35
Premiums paid on bonds.....					
Overdrafts.....	454 36	594 77	662 84	1,057 05	898 79
Banking house.....	2,500 00	2,500 00	2,500 00	2,500 00	2,500 00
Furniture and fixtures.....	1,000 00				
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	21,103 99	32,892 06	19,987 06	19,997 13	8,521 00
Exchanges for clearing house.....					
U. S. and National bank currency	2,620 00	676 00	775 00	3,286 00	4,239 00
Gold coin.....	6,705 00	7,885 00	9,160 00	7,845 00	7,845 00
Silver coin.....	1,050 75	1,298 55	111 05	463 65	87 80
Nickels and cents.....	21 77	91 30	63 65	70 37	21 45
Checks, cash items and internal revenue account.....	9 98	100 28	6 67	19 75	
Totals.....	\$154,046 92	\$160,012 61	\$153,039 39	\$157,490 03	\$148,185 43
Liabilities.					
Capital stock paid in.....	\$15,000 00	\$15,000 00	\$15,000 00	\$15,000 00	\$15,000 00
Surplus fund.....	3,000 00	3,000 00	3,000 00	3,000 00	3,000 00
Undivided profits, less current ex- penses, interest and taxes paid	6,109 87	6,306 75	7,377 06	6,749 53	6,563 96
Dividends unpaid.....	1,580 00	1,560 00	1,500 00	1,980 00	2,880 00
Commercial deposits subject to check.....	38,889 91	53,109 59	41,247 73	42,753 64	35,408 35
Commercial certificates of deposit	66,675 00	67,167 83	60,710 10	63,404 93	66,229 22
Due to banks and bankers.....					
Certified checks.....					11 47
Cashier's checks outstanding.....					
Savings deposits.....					
Savings certificates of deposit.....	22,792 14	22,868 44	24,204 50	24,601 93	19,092 43
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$154,046 92	\$160,012 61	\$153,039 39	\$157,490 03	\$148,185 43

No. 124.

THE SHIAWASSEE COUNTY BANK, DURAND.

Organized October 5, 1891.

ROBERT C. FAIR, *President*; ARTHUR S. THOMAS, *Vice President*; F. N. CONN, *Cashier*.

DIRECTORS.—Robert C. Fair, F. N. Conn, George N. Siefert, Thomas Cooling, Arthur S. Thomas.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$77,094 79	\$88,614 64	\$108,477 04	\$113,745 59	\$121,150 05
Bonds, mortgages and securities..	82,831 21	86,664 56	92,409 11	92,881 72	94,308 24
Premiums paid on bonds.....	730 00	400 00	1,240 00	1,240 00	1,240 00
Overdrafts.....	116 27	221 36	614 79	351 66	144 41
Banking house.....					
Furniture and fixtures.....	2,300 00	2,300 00	2,300 00	2,300 00	2,300 00
Other real estate.....	4,215 00	3,190 00	3,190 00	3,190 00	3,190 00
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....	7,420 10	8,715 29	3,049 81	10,038 21	3,560 39
United States bonds.....					
Due from banks in reserve cities..	36,392 48	37,538 47	23,916 72	21,381 97	28,022 07
Exchanges for clearing house.....					
U. S. and National bank currency	8,618 00	10,158 00	3,659 00	8,377 00	4,641 00
Gold coin.....	11,815 00	11,260 00	16,365 00	9,115 00	7,035 00
Silver coin.....	1,508 00	1,662 15	1,103 80	906 85	677 90
Nickels and cents.....	116 72	169 25	231 83	246 42	58 13
Checks, cash items and internal revenue account.....	1,641 32	373 26	508 13	598 02	123 20
Totals.....	\$234,798 89	\$251,266 98	\$257,065 23	\$264,372 44	\$266,450 39
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	3,300 00	3,500 00	3,500 00	3,500 00	3,500 00
Undivided profits, less current ex- penses, interest and taxes paid	1,899 23	808 22	2,080 01	1,759 96	2,516 97
Dividends unpaid.....					
Commercial deposits subject to check.....	26,947 72	33,804 49	29,789 21	28,953 68	32,202 25
Commercial certificates of deposit.	87,524 31	93,204 26	100,651 85	107,966 55	102,568 51
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	90,137 63	94,950 01	96,044 16	97,192 25	100,662 66
Savings certificates of deposit.....					
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$234,798 89	\$251,266 98	\$257,065 23	\$264,372 44	\$266,450 39

No. 238.

STATE BANK OF EAST JORDAN, EAST JORDAN.

Organized July 12, 1901.

WM. P. PORTER, *President*; W. L. FRENCH, *Vice President*; GEO. G. GLENN, *Cashier*;
BERT A. DOLE, *Assistant Cashier*.

DIRECTORS.—W. L. French, M. H. Robertson, W. P. Porter, Geo. G. Glenn, Carl Stroebel, Clark Haire,
Fred Smith, Chas. M. Schaffer, F. M. Severance.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$118,723 46	\$119,411 66	\$120,445 60	\$123,916 81	\$123,441 29
Bonds, mortgages and securities...	45,271 76	44,752 19	44,409 23	44,302 00	46,559 89
Premiums paid on bonds.....					
Overdrafts.....	800 98	589 18	1,988 79	1,123 00	2,074 74
Banking house.....	5,524 02	5,524 02	6,053 31	6,311 56	6,311 56
Furniture and fixtures.....	2,127 67	2,127 67	2,132 92	2,458 92	2,458 92
Other real estate.....	203 09	203 09	203 09	203 09	203 09
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities...	24,080 78	41,064 37	16,658 63	7,708 90	22,914 26
Exchanges for clearing house.....	3 00		55 50	267 50	320 29
U. S. and National Bank currency	11,590 00	5,796 00	8,376 00	7,284 00	5,410 00
Gold coin.....	4,305 00	5,075 00	5,400 00	935 00	1,125 00
Silver coin.....	2,253 15	1,969 55	1,749 97	1,696 25	1,301 80
Nickels and cents.....	116 55	107 04	146 00	93 24	106 01
Checks, cash items and internal revenue account.....		19 40			
Totals.....	\$215,059 46	\$226,639 17	\$207,619 04	\$196,300 27	\$212,226 84
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	7,000 00			1,000 00	1,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	2,950 21	497 80	2,375 06	236 32	1,362 52
Dividends unpaid.....	120 00	315 00		195 00	
Commercial deposits subject to check.....	89,650 55	78,239 13	56,070 73	51,867 19	71,469 04
Commercial certificates of deposit	6,470 81	6,648 84	7,063 56	6,837 58	6,441 17
Due to banks and bankers.....					
Certified checks.....	9 00	9 00		255 00	29 14
Cashier's checks outstanding....					
Savings deposits.....	25,272 90	26,640 61	25,582 09	22,730 67	24,852 01
Savings certificates of deposit....	63,585 99	64,288 79	66,527 60	63,178 51	57,072 96
Notes and bills rediscounted....					
Bills payable.....					
Totals.....	\$215,059 46	\$226,639 17	\$207,619 04	\$196,300 27	\$212,226 84

No. 53.

MICHIGAN STATE BANK OF EATON RAPIDS.

Organized July 22, 1884.

JOHN M. CORBIN, *President*; HIRAM P. WEBSTER, *Vice President*; H. H. HAMILTON, *Cashier*;
E. S. HARRIS, *Assistant Cashier*.

DIRECTORS.—Joseph Carr, H. P. Webster, E. S. Harris, H. H. Hamilton, Edgar F. Knapp, John M. Corbin, Charles H. Minnie, I. N. Reynolds, Frank Leighton.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$232,209 29	\$212,367 03	\$222,009 66	\$223,769 15	\$223,211 16
Bonds, mortgages and securities...	102,293 84	96,360 17	93,105 17	86,190 27	85,464 42
Premiums paid on bonds.....					
Overdrafts.....	2,182 42	3,220 79	2,209 27	1,754 75	4,011 77
Banking house.....	5,500 00	5,500 00	5,500 00	5,500 00	5,500 00
Furniture and fixtures.....	2,000 00	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate.....	3,290 18	3,251 99	2,215 00	2,223 73	2,286 60
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	3,853 37	2,349 56	277 25	513 38	613 81
United States bonds.....					
Due from banks in reserve cities	13,569 04	17,937 15	12,522 49	13,112 91	10,748 65
Exchanges for clearing house....			1,000 00		
U. S. and National bank currency	10,363 00	14,700 00	10,510 00	11,188 00	5,367 00
Gold coin.....	11,257 50	10,777 50	7,622 50	9,242 50	11,287 50
Silver coin.....	2,400 00	3,205 00	1,600 00	1,500 00	2,900 00
Nickels and cents.....	469 44	520 71	462 35	715 01	374 87
Checks, cash items and internal revenue account.....	1,897 24	3,378 37	1,469 19	2,723 21	1,623 75
Totals.....	\$391,285 32	\$375,568 27	\$362,502 88	\$360,432 91	\$355,389 53
Liabilities.					
Capital stock paid in.....	\$75,000 00	\$75,000 00	\$75,000 00	\$75,000 00	\$75,000 00
Surplus fund.....	15,000 00	15,000 00	15,000 00	15,000 00	15,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	8,385 65	7,838 95	8,975 03	6,802 66	7,562 74
Dividends unpaid.....		26 87		225 00	40 00
Commercial deposits subject to check.....	98,319 67	82,056 96	51,513 43	58,900 51	53,415 57
Commercial certificates of deposit					
Due to banks and bankers.....			29 42		
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....					
Savings certificates of deposit....	184,580 00	175,645 49	181,985 00	184,504 74	184,371 22
Notes and bills rediscounted....					
Bills payable.....	10,000 00	20,000 00	30,000 00	20,000 00	20,000 00
Totals.....	\$391,285 32	\$375,568 27	\$362,502 88	\$360,432 91	\$355,389 53

No. 193.

EDMORE STATE BANK, EDMORE.

Organized April 5, 1897.

FREDERICK NEFF, *President*; SHERMAN NEFF, *Vice President*; JOHN W. PFEIFLER, *Cashier*;
SERENUS D. KETCHUM, *Assistant Cashier*.

DIRECTORS.—Frederick Neff, John W. Pfeiffer, Sherman Neff, Henry J. Burch, Edwin K. Horton.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$36,335 25	\$36,958 98	\$47,522 86	\$55,230 23	\$48,385 93
Bonds, mortgages and securities..	32,065 71	35,603 31	35,262 91	37,061 45	37,980 95
Premiums paid on bonds.....					
Overdrafts.....	63 19	102 00	3,979 86	52 06	143 33
Banking house.....	1,908 86	1,908 86	1,908 86	1,908 86	1,908 86
Furniture and fixtures.....	1,553 36	1,551 36	1,547 21	1,545 71	1,715 21
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....	7,457 25	4,165 24	2,034 22		185 31
United States bonds.....					
Due from banks in reserve cities.	18,893 11	14,881 27	17,047 41	20,682 70	23,354 72
Exchanges for clearing house....					
U. S. and national bank currency	6,025 00	2,447 00	2,343 00	3,818 00	2,141 00
Gold coin.....	2,010 00	2,725 00	2,580 00	2,735 00	2,845 00
Silver coin.....	1,063 50	1,319 25	1,187 25	925 25	1,012 50
Nickels and cents.....	94 35	216 08	215 97	178 78	139 49
Checks, cash items and internal revenue account.....	480 52	9 62	150 05	99 00	185 29
Totals.....	\$107,930 10	\$101,887 97	\$115,759 60	\$124,237 04	\$119,997 59
Liabilities.					
Capital stock paid in.....	\$15,000 00	\$15,000 00	\$15,000 00	\$15,000 00	\$15,000 00
Surplus fund.....	3,500 00	3,500 00	3,500 00	4,000 00	4,000 00
Undivided profits, less current ex- penses, interest and taxes paid	1,716 48	1,342 04	2,718 24	944 51	1,305 02
Dividends unpaid.....					
Commercial deposits subject to check.....	26,309 01	20,750 91	24,181 12	36,108 04	36,940 02
Commercial certificates of deposit.					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....	426 69	482 55	126 80	62 12	479 43
Savings deposits.....	5,844 97	7,204 01	7,708 41	8,389 21	7,051 37
Savings certificates of deposit.....	55,132 95	53,608 46	62,525 03	59,733 16	55,221 75
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$107,930 10	\$101,887 97	\$115,759 60	\$124,237 04	\$119,997 59

No. 403.

THE PEOPLE'S STATE BANK OF EDMORE, EDMORE.

Organized June 6, 1908.

EDGAR S. WAGAR, *President*; WILLIAM A. WOOD, *Vice President*; HARRY E. WAGAR, *Cashier*.

DIRECTORS.—Frank L. Holmes, James Purdon, Edgar S. Wagar, Harry E. Wagar, William A. Wood.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....				\$44,031 34	\$40,301 97
Bonds, mortgages and securities...				14,954 70	25,739 70
Premiums paid on bonds.....					
Overdrafts.....				22 36	239 69
Banking house.....				3,945 00	3,945 00
Furniture and fixtures.....				1,957 00	1,957 00
Expenses, interest and taxes paid.				376 87	283 56
Other real estate.....					1,350 00
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities...				20,676 78	10,017 63
Exchanges for clearing house.....					
U. S. and National Bank currency				6,170 00	3,950 00
Gold coin.....				40 00	10 00
Silver coin.....				796 80	829 60
Nickels and cents.....				175 19	172 62
Checks, cash items and internal revenue account.....				33 33	
Totals.....				\$93,179 37	\$88,796 77
Liabilities.					
Capital stock paid in.....				\$20,000 00	\$20,000 00
Surplus fund.....					
Undivided profits, less current ex- penses, interest and taxes paid..				60 90	
Dividends unpaid.....					
Commercial deposits subject to check.....				31,418 66	29,789 59
Commercial certificates of deposit				29,425 44	23,395 50
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding....					
Savings deposits.....				3,876 42	3,881 93
Savings certificates of deposit....				8,397 95	11,729 75
Notes and bills rediscounted....					
Bills payable.....					
Totals.....				\$93,179 37	\$88,796 77

No. 129.

ELK RAPIDS SAVINGS BANK, ELK RAPIDS.

Organized January 20, 1892.

M. B. LANG, *President*; C. A. WHYLAND, *Vice President*; CHARLES B. CARVER, *Cashier*.

DIRECTORS.—M. B. Lang, Harry Hirshberg, A. B. Fairbanks, Charles B. Carver, C. D. Towne, C. A. Whyland, F. R. Williams.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$109,482 97	\$118,559 97	\$112,810 77	\$123,683 11	\$130,405 47
Bonds, mortgages and securities...	88,273 64	90,867 30	96,869 34	98,079 39	92,699 95
Premiums paid on bonds.....					
Overdrafts.....	9 94		32 38	84	108 44
Banking house.....	4,000 00	4,000 00	4,000 00	4,000 00	4,000 00
Furniture and fixtures.....	2,481 78	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate.....	1,500 00	1,500 00	1,500 00	1,500 00	1,500 00
Due from other banks and bankers (not reserve cities).....		608 00	617 25		
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities	26,336 03	37,660 27	27,643 58	20,891 16	31,857 27
Exchanges for clearing house.....					
U. S. and National bank currency	12,824 00	9,508 00	12,695 00	9,799 00	6,736 00
Gold coin.....	6,302 86	6,745 86	7,310 00	7,460 00	7,535 00
Silver coin.....	1,986 65	1,072 60	668 80	887 80	613 85
Nickels and cents.....	63 76	111 71	152 93	182 55	180 47
Checks, cash items and internal revenue account.....	1,932 03	145 48	5,387 61	2,794 71	985 54
Totals.....	\$255,193 66	\$272,779 19	\$271,687 66	\$271,278 56	\$278,521 99
Liabilities.					
Capital stock paid in.....	\$35,000 00	\$35,000 00	\$35,000 00	\$35,000 00	\$35,000 00
Surplus fund.....	6,500 00	7,500 00	7,500 00	7,500 00	7,500 00
Undivided profits, less current ex- penses, interest and taxes paid	7,392 66	3,839 02	7,027 67	6,319 17	7,737 69
Dividends unpaid.....		90 00			
Commercial deposits subject to check.....	52,541 67	64,810 90	57,172 53	60,469 07	64,034 41
Commercial certificates of deposit	42,484 13	42,551 61	44,191 97	40,642 90	35,185 06
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding....	225 00	2 00	156 23	124 55	2 50
Savings deposits.....	111,050 20	118,985 66	120,639 26	121,222 78	120,630 36
Savings certificates of deposit....					8,431 97
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$255,193 66	\$272,779 19	\$271,687 66	\$271,278 56	\$278,521 99

No. 342.

THE STATE SAVINGS BANK OF ELSIE, ELSIE.

Organized June 20, 1906.

OLIVER B. CAMPBELL, *President*; LAMOTT G. BATES, *Vice President*;
THOMAS P. STEADMAN, *Cashier*.DIRECTORS.—Oliver B. Campbell, LaMott G. Bates, Meyer B. Netzorg, Clyde D. Bates,
Thomas P. Steadman.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$130,983 09	\$124,383 71	\$140,223 40	\$135,713 92	\$143,683 08
Bonds, mortgages and securities..	65,154 86	63,979 86	66,934 86	73,968 25	76,898 25
Premiums paid on bonds.....	189 30	189 30	189 30	189 30	189 30
Overdrafts.....	513 67	442 25	1,139 10	1,641 86	2,413 20
Banking house.....	2,000 00	2,000 00	2,000 00	2,000 00	2,000 00
Furniture and fixtures.....	1,750 00	1,600 00	1,600 00	1,600 00	1,600 00
Current expenses and taxes paid..		246 35	283 27		314 00
Other real estate.....					
Due from other banks and bank- (not reserve cities).....					
Items in transit.....	407 35	111 00		2,014 80	106 69
United States bonds.....					
Due from banks in reserve cities..	25,541 61	41,104 03	13,110 17	17,031 31	14,160 98
Exchanges for clearing house.....					
U. S. and National bank currency	14,872 00	10,681 00	11,411 00	12,574 00	12,241 00
Gold coin.....	4,350 00	4,120 00	4,705 00	4,815 00	4,650 00
Silver coin.....	729 80	1,214 35	428 50	461 35	670 70
Nickels and cents.....	10 64	28 49	23 25	64 21	72 54
Checks, cash items and internal revenue account.....	434 87	71 37	187 25	68 06	145 88
Totals.....	\$246,937 19	\$250,171 71	\$242,235 10	\$252,142 06	\$259,145 62
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	500 00	750 00	750 00	1,000 00	1,000 00
Undivided profits, less current ex- penses, interest and taxes paid	177 47			88 36	
Dividends unpaid.....					
Commercial deposits subject to check.....	48,637 19	51,409 61	43,816 95	47,052 43	47,968 76
Commercial certificates of deposit	172,622 53	167,232 88	123,744 13	98,067 64	71,824 60
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....					
Savings certificates of deposit....		5,779 22	48,924 02	80,933 63	113,332 26
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$246,937 19	\$250,171 71	\$242,235 10	\$252,142 06	\$259,145 62

No. 299.

THE STATE SAVINGS BANK OF ESCANABA, ESCANABA.

Organized November 2, 1904.

O. B. FULLER, *President*; OLE ERICKSON, *Vice President*; E. P. SUTHERLAND, *Cashier*;
E. O. PERRON, *Assistant Cashier*.DIRECTORS.—O. B. Fuller, E. M. St. Jacques, F. A. Banks, Ole Erickson, W. W. Caven, H. B. Reynolds,
J. A. McGuire, E. P. Sutherland, O. N. Hughitt.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$156,859 72	\$141,433 67	\$144,977 65	\$171,283 41	\$177,830 29
Bonds, mortgages and securities..	62,745 67	54,843 43	55,223 45	49,335 28	52,677 28
Premiums paid on bonds.....					
Overdrafts.....	151 23	299 50	62 50	398 92	131 92
Banking house.....	8,370 19	8,370 19	8,370 19	8,370 19	8,370 19
Furniture and fixtures.....	1,062 88	1,062 88	1,062 88	1,062 88	1,062 88
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....	54 00	245 97	429 36	270 82	209 09
United States bonds.....					
Due from banks in reserve cities..	37,676 99	45,229 72	74,389 75	66,492 89	39,631 43
Exchanges for clearing house.....					
U. S. and National bank currency	16,156 00	10,709 00	12,098 00	14,597 00	13,832 00
Gold coin.....	2,695 00	3,000 00	3,500 00	4,400 00	5,715 00
Silver coin.....	1,900 00	1,800 00	3,590 00	3,300 00	1,605 00
Nickels and cents.....	184 42	156 22	252 05	197 88	230 52
Checks, cash items and internal revenue account.....	5,544 33	3,617 06	3,045 73	1,741 80	2,351 94
Totals.....	\$293,400 43	\$270,767 64	\$307,001 56	\$321,451 07	\$303,647 54
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	2,000 00	3,000 00	3,000 00	3,000 00	3,000 00
Undivided profits, less current ex- penses, interest and taxes paid	9,076 56	5,390 91	7,327 91	7,580 56	8,324 84
Dividends unpaid.....		390 00	60 00		
Commercial deposits subject to check.....	71,311 46	54,237 64	86,769 47	92,940 52	74,618 84
Commercial certificates of deposit.					
Due to banks and bankers.....					
Certified checks.....				200 00	
Cashier's checks outstanding.....	2,881 00	7 00	7 00	7 00	7 00
Savings deposits.....	121,633 95	121,593 41	120,315 08	120,961 37	117,605 08
Savings certificates of deposit.....	36,497 46	38,148 68	39,522 10	46,261 62	49,591 78
Reserved for taxes.....				500 00	500 00
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$293,400 43	\$270,767 64	\$307,001 56	\$321,451 07	\$303,647 54

No. 295.

EVART SAVINGS BANK, EVART, MICHIGAN.

Organized August 2, 1904.

FRANK S. POSTAL, *President*; E. C. CANNON, *Vice President*; JAMES R. POSTAL, *Cashier*;
H. W. PROCTOR, *Assistant Cashier*.

DIRECTORS.—Frank S. Postal, William Latta, Geo. F. Andrus, E. C. Cannon, William E. Davis, Hugh Alexander, David Wolf, Fred Postal, William Munroe.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$100,242 16	\$83,513 83	\$77,437 55	\$82,440 10	\$83,180 94
Bonds, mortgages and securities...	57,938 15	55,588 15	69,308 15	67,743 15	67,643 15
Premiums paid on bonds.....					
Overdrafts.....	146 57	235 83	203 87	331 72	200 98
Banking house.....	8,700 00	8,700 00	8,700 00	8,435 59	8,943 00
Furniture and fixtures.....	1,600 00	1,600 00	1,600 00	1,600 00	1,600 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities...	5,519 39	16,142 90	19,537 92	7,520 73	12,909 84
Exchanges for clearing house.....					
U. S. and National Bank currency	13,845 00	6,674 00	6,538 00	9,612 00	8,751 00
Gold coin.....	3,605 00	3,845 00	4,115 00	4,540 00	3,915 00
Silver coin.....	1,566 95	1,018 20	1,659 10	1,186 05	1,094 10
Nickels and cents.....	77 95	68 14	173 07	223 01	243 75
Checks, cash items and internal revenue account.....	400 19	472 41	885 35	1,889 40	370 59
Totals.....	\$193,641 36	\$177,858 46	\$190,158 01	\$185,521 75	\$188,832 35
Liabilities.					
Capital stock paid in.....	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00
Surplus fund.....	750 00	1,000 00	1,000 00	1,500 00	1,500 00
Undivided profits, less current ex- penses, interest and taxes paid..	1,623 79	1,186 12	2,450 71	1,165 55	2,060 06
Dividends unpaid.....		105 00			
Commercial deposits subject to check.....	47,883 71	19,226 50	24,947 21	22,325 32	26,199 16
Commercial certificates of deposit	4,206 38	3,284 13	5,084 00	5,675 21	6,684 00
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding...			844 36	756 44	202 80
Savings deposits.....	58,464 19	57,898 02	57,350 62	59,643 04	58,862 74
Savings certificates of deposit....	50,713 29	65,158 69	68,481 11	64,456 19	63,323 59
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$193,641 36	\$177,858 46	\$190,158 01	\$185,521 75	\$188,832 35

No. 152.

FIRST STATE SAVINGS BANK OF EVART.

Organized February 17, 1893.

V. R. DAVY, *President*; V. E. LACY, *Vice President*; GEO. A. GLERUM, *Cashier*;
HARRY DAY, *Assistant Cashier*.DIRECTORS.—V. R. Davy, V. E. Lacy, C. H. Rose, Wm. Rogers, J. W. Matthews, G. E. Brandeberry,
O. L. Millard, J. S. Edwards, Geo. A. Glerum.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$200,603 16	\$171,729 50	\$192,107 96	\$197,440 51	\$199,252 27
Bonds, mortgages and securities...	97,995 84	105,458 68	103,816 93	102,191 93	101,022 27
Premiums paid on bonds.....					
Overdrafts.....	622 08	2,120 46	1,191 69	1,326 80	679 68
Banking house.....	3,700 00	3,700 00	3,700 00	3,700 00	3,700 00
Furniture and fixtures.....	2,495 00	2,495 00	2,495 00	2,495 00	2,495 00
Building fund.....					2,000 00
Other real estate.....			5,200 00	5,200 00	5,336 27
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities...	30,750 72	56,192 50	24,511 57	31,437 49	41,182 11
Exchanges for clearing house.....	1,091 36	1,000 00	1,635 39	2,700 00	
U. S. and National Bank currency	10,538 00	8,678 00	11,921 00	6,503 00	7,303 00
Gold coin.....	7,252 50	7,200 00	7,245 00	7,565 00	7,520 00
Silver coin.....	2,327 20	2,542 80	1,926 90	1,450 25	1,744 30
Nickels and cents.....	340 20	496 70	410 64	394 31	414 38
Checks, cash items and internal revenue account.....	192 43	331 95		327 93	1,451 70
Totals.....	\$357,908 49	\$361,945 59	\$356,162 08	\$362,732 22	\$364,100 98
Liabilities.					
Capital stock paid in.....	\$35,000 00	\$35,000 00	\$35,000 00	\$35,000 00	\$35,000 00
Surplus fund.....	7,000 00	7,000 00	7,000 00	8,500 00	8,500 00
Undivided profits, less current ex- penses, interest and taxes paid..	3,506 41	2,267 49	5,660 11	1,576 97	3,585 42
Dividends unpaid.....					
Commercial deposits subject to check.....	71,507 42	82,134 68	80,679 71	74,727 53	66,998 58
Commercial certificates of deposit					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding....					
Savings deposits.....	145,742 59	141,564 02	149,643 20	145,279 41	145,184 81
Savings certificates of deposit....	95,152 07	93,979 40	78,179 06	97,648 31	104,832 17
Notes and bills rediscounted....					
Bills payable.....					
Totals.....	\$357,908 49	\$361,945 59	\$356,162 08	\$362,732 22	\$364,100 98

No. 215.

THE OLD STATE BANK, FENNVILLE.

Organized June 1, 1899.

LEONARD S. DICKINSON, *President*; CLAUDE E. HUTCHINSON, *Vice President*;
J. E. HUTCHINSON, *Cashier*; W. J. HUTCHINSON, *Assistant Cashier*.

DIRECTORS.—Leonard S. Dickinson, J. E. Hutchinson, W. J. Hutchinson, C. E. Hutchinson,
Maye Hutchinson.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$48,155 46	\$42,823 85	\$41,703 94	\$38,008 40	\$35,748 12
Bonds, mortgages and securities...	7,218 79	8,931 96	8,371 96	21,341 96	21,281 59
Premiums paid on bonds.....					
Overdrafts.....	805 94	244 98	862 33	240 26	116 98
Banking house.....	6,000 00	6,000 00	6,000 00	6,000 00	6,000 00
Furniture and fixtures.....	1,531 91	1,531 91	1,561 91	1,561 91	1,561 91
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities...	9,266 24	4,650 36	2,052 79	3,335 11	21,284 25
Exchanges for clearing house.....					
U. S. and National Bank currency	4,473 00	6,881 00	763 00	4,631 00	3,949 00
Gold coin.....	1,297 50	2,340 00	3,280 00	60 00	315 00
Silver coin.....	480 00	769 65	745 70	60 75	224 25
Nickels and cents.....	276 46	299 16	315 53	303 85	269 55
Checks, cash items and internal revenue account.....	3,968 24	1,147 37	235 42	828 09	7,781 45
Totals.....	\$83,473 54	\$75,620 24	\$65,872 58	\$76,371 33	\$98,532 10
Liabilities.					
Capital stock paid in.....	\$15,000 00	\$15,000 00	\$15,000 00	\$15,000 00	\$15,000 00
Surplus fund.....	3,000 00	3,000 00	3,000 00	3,000 00	3,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	469 19	1,056 91	1,191 18	1,107 67	81 11
Dividends unpaid.....					
Commercial deposits subject to check.....	19,309 44	19,656 39	12,042 90	21,609 71	38,736 92
Commercial certificates of deposit					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding....					
Savings deposits.....					
Savings certificates of deposit....	45,694 91	36,906 94	34,638 50	35,653 95	41,714 07
Notes and bills rediscounted....					
Bills payable.....					
Totals.....	\$83,473 54	\$75,620 24	\$65,872 58	\$76,371 33	\$98,532 10

No. 209.

THE COMMERCIAL SAVINGS BANK OF FENTON, FENTON.

Organized October 1, 1898.

E. C. FORTE, *President*; L. E. BECKER, *Vice President*; E. M. NEWELL, *Cashier*.

DIRECTORS.—E. C. Forte, E. M. Newell, Z. Patterson, L. E. Becker, E. N. Stiles.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$118,533 76	\$133,818 31	\$141,326 36	\$142,203 91	\$123,611 24
Bonds, mortgages and securities..	72,715 89	73,934 26	80,474 26	85,130 76	87,728 85
Premiums paid on bonds.....					
Overdrafts.....	3 92		400 67		
Banking house.....	4,000 00	4,000 00	4,000 00	4,000 00	4,000 00
Furniture and fixtures.....	1,000 00	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....	3,019 74	5,058 28	3,265 00	318 19	1,088 24
United States bonds.....					
Due from banks in reserve cities..	47,517 24	56,413 80	45,524 74	38,559 52	59,800 07
Exchanges for clearing house.....					
U. S. and National bank currency	23,069 00	13,577 00	12,317 00	10,096 00	9,113 00
Gold coin.....	3,810 00	3,840 00	3,920 00	3,815 00	3,875 00
Silver coin.....	2,059 60	1,343 05	943 00	1,135 20	1,983 60
Nickels and cents.....	51 87	127 13	88 81	98 85	92 54
Checks, cash items and internal revenue account.....	353 20	157 92	123 17	158 03	80 22
Totals.....	\$276,124 22	\$293,269 75	\$293,383 01	\$286,515 46	\$292,372 76
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	3,520 00	3,620 00	3,620 00	4,000 00	4,000 00
Undivided profits, less current ex- penses, interest and taxes paid	4,285 67	1,891 93	4,823 66	1,224 63	2,291 61
Dividends unpaid.....					
Commercial deposits subject to check.....	51,657 91	46,125 73	35,583 46	40,476 33	41,312 28
Commercial certificates of deposit.	22,803 89	36,982 62	9,401 78	24,765 77	30,122 89
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	168,856 75	179,649 47	199,963 91	182,440 68	182,021 58
Savings certificates of deposit.....			14,990 20	8,608 05	7,624 40
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$276,124 22	\$293,269 75	\$293,383 01	\$286,515 46	\$292,372 76

No. 384.

FENTON STATE SAVINGS BANK, FENTON.

Organized September 28, 1907.

LEONARD FREEMAN, *President*; FRED WELCH, *Vice President*; F. H. HITCHCOCK, *Cashier*.

DIRECTORS.—C. J. Campbell, L. M. Cook, Leonard Freeman, L. L. Holtforth, F. H. Hitchcock, H. J. Phillips, Fred Welch.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....		\$15,596 65	\$30,680 45	\$45,639 65	\$58,197 46
Bonds, mortgages and securities..		15,302 87	34,897 61	51,458 58	58,978 29
Premiums paid on bonds.....					
Overdrafts.....		7 44		9 14	43 71
Banking house.....		4,500 00	4,500 00	4,500 00	4,500 00
Furniture and fixtures.....		1,222 94	1,373 67	1,443 40	1,443 40
Current expenses over income....		319 99	15 13		
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....		750 00		2,000 00	321 03
United States bonds.....					
Due from banks in reserve cities..		25,801 71	18,150 93	17,564 97	17,912 12
Exchanges for clearing house.....					
U. S. and National bank currency		6,104 00	4,950 00	10,412 00	6,982 00
Gold coin.....		980 00	525 00	1,140 00	590 00
Silver coin.....		2,100 00	1,802 00	1,715 50	1,024 20
Nickels and cents.....		146 39	186 19	147 50	171 05
Checks, cash items and internal revenue account.....		9 60		532 48	185 45
Totals.....		\$72,841 59	\$97,080 98	\$136,563 17	\$150,348 71
Liabilities.					
Capital stock paid in.....		\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....					
Undivided profits, less current ex- penses, interest and taxes paid				533 61	362 27
Dividends unpaid.....					
Commercial deposits subject to check.....		22,550 86	27,573 66	38,393 45	33,878 55
Commercial certificates of deposit		420 00	1,696 50	783 50	1,029 90
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....		24,870 73	40,111 33	62,006 12	72,405 00
Savings certificates of deposit....			2,679 49	9,846 49	17,672 99
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....		\$72,841 59	\$97,080 98	\$136,563 17	\$150,348 71

No. 101.

THE CITIZENS' COMMERCIAL AND SAVINGS BANK, FLINT.

Organized August 4, 1890.

R. J. WHALEY, *President*; GEO. W. HUBBARD, *Vice President*; W. E. MARTIN, *Cashier*.

DIRECTORS.—R. J. Whaley, Alex. McFarlan, J. H. Whiting, D. D. Aitken, Geo. W. Hubbard, M. Ephraim, E. S. Lee, C. L. Bartlett, F. D. Buckingham, Thos. Doyle, H. W. Watson.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$467,009 72	\$474,266 12	\$435,739 66	\$442,339 78	\$367,438 12
Bonds, mortgages and securities..	330,172 45	362,554 08	387,235 10	400,741 95	470,083 97
Premiums paid on bonds.....	726 00	.....	473 60	.....	1,898 00
Overdrafts.....	391 77	664 36	1,148 46	1,108 65	4,180 34
Banking house.....	.....	.....	.....	.....	.....
Furniture and fixtures.....	14,000 00	14,000 00	14,000 00	14,000 00	14,000 00
Other real estate.....	6,600 90	6,600 90	6,600 90	6,600 90	6,600 90
Due from other banks and bank- ers (not reserve cities).....	.....	.....	.....	.....	.....
Items in transit.....	15,126 71	15,239 23	5,156 00	1,767 79	25,664 25
United States bonds.....	.....	.....	.....	.....	.....
Due from banks in reserve cities.	40,688 64	40,484 11	90,662 34	139,198 49	207,654 36
Exchanges for clearing house.....	1,222 14	2,845 56	1,738 94	553 04	1,432 61
U. S. and national bank currency.	15,176 00	37,083 00	43,447 00	37,860 00	35,218 00
Gold coin.....	41,285 00	29,217 50	27,715 00	27,865 00	20,595 00
Silver coin.....	2,962 30	3,536 65	2,531 25	3,431 30	4,021 80
Nickels and cents.....	692 02	1,060 76	731 03	771 08	369 65
Checks, cash items and internal revenue account.....	68 75	42 15	92 74	591 05	324 80
Totals.....	\$936,122 40	\$987,594 42	\$1,017,272 02	\$1,076,829 03	\$1,159,481 80
Liabilities.					
Capital stock paid in.....	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund.....	40,000 00	60,000 00	60,000 00	65,000 00	65,000 00
Undivided profits, less current ex- penses, interest and taxes paid	44,954 20	20,324 46	31,667 04	19,503 71	22,943 75
Dividends unpaid.....	100 00	180 00	100 00	320 00	100 00
Commercial deposits subject to check.....	285,915 39	294,340 31	289,946 15	325,449 49	395,207 12
Commercial certificates of deposit.	1,754 77	823 44	1,657 13	3,084 03	1,963 23
Due to banks and bankers.....	939 72	939 72	939 72	939 72	939 72
Certified checks.....	.....	.....	185 00	.....	315 00
Cashier's checks outstanding.....	.....	.....	.....	.....	.....
Savings deposits.....	241,316 11	265,348 02	271,500 93	296,072 22	303,529 12
Savings certificates of deposit.....	171,142 21	195,638 47	211,276 05	216,459 86	219,463 86
Notes and bills rediscounted.....	.....	.....	.....	.....	.....
Bills payable.....	.....	.....	.....	.....	.....
Totals.....	\$936,122 40	\$987,594 42	\$1,017,272 02	\$1,076,829 03	\$1,159,481 80

No. 23.

GENESEE COUNTY SAVINGS BANK, FLINT.

Organized May 1, 1872.

Corporate existence extended April 25, 1902.

JAMES C. WILLSON, *President*; H. C. SPENCER, *Vice President*; ARTHUR G. BISHOP, *Cashier*;
JAMES MARTIN, *Assistant Cashier*.DIRECTORS.—W. W. Crapo, J. C. Willson, A. G. Bishop, W. C. Orrell, J. D. Dort, H. C. Spencer,
J. H. Crawford, Geo. C. Willson, C. S. Mott.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$670,979 49	\$661,932 83	\$727,471 12	\$653,038 88	\$603,920 24
Bonds, mortgages and securities..	651,086 45	696,005 28	708,353 81	766,275 83	933,141 39
Premiums paid on bonds.....					
Overdrafts.....	2,611 47	895 93	408 18	2,004 60	4,068 83
Banking house.....					
Furniture and fixtures.....					
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....	7,917 00	5,812 15	5,671 27	5,999 84	4,877 14
United States bonds.....					
Due from banks in reserve cities..	79,597 14	116,357 53	184,642 94	413,750 62	314,359 27
Exchanges for clearing house.....	2,497 00	2,438 36	3,638 97	452 06	2,387 23
U S. and National bank currency	36,505 00	45,260 00	49,497 00	49,959 00	17,498 00
Gold coin.....	19,240 00	40,865 00	40,220 00	35,552 50	48,380 00
Silver coin.....	6,500 00	8,000 00	7,000 00	10,000 00	8,000 00
Nickels and cents.....	187 32	285 49	281 82	69 55	480 24
Checks, cash items and internal revenue account.....	512 05	4,455 90	479 20	844 21	8,295 46
Totals.....	\$1,478,232 92	\$1,582,308 47	\$1,722,664 31	\$1,937,947 09	\$1,945,417 30
Liabilities.					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	150,000 00	150,000 00	150,000 00	150,000 00	150,000 00
Undivided profits, less current ex- penses, interest and taxes paid	17,828 24	19,436 56	32,094 76	26,571 57	30,904 93
Dividends unpaid.....		76 00	20 00	816 00	80 00
Commercial deposits subject to check.....	290,993 03	326,297 34	327,840 18	430,069 66	364,842 54
Commercial certificates of deposit.	15,542 63	10,453 14	14,762 35	15,178 64	18,257 54
Due to banks and bankers.....					
Certified checks.....	100 00	252 10	842 00	110 00	156 80
Cashier's checks outstanding.....					
Savings deposits.....	720,745 94	769,057 32	865,522 10	948,062 27	933,008 55
Savings certificates of deposit.....	183,023 08	206,736 01	231,582 92	267,138 95	348,166 94
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$1,478,232 92	\$1,582,308 47	\$1,722,664 31	\$1,937,947 09	\$1,945,417 30

No. 165.

THE UNION TRUST AND SAVINGS BANK, FLINT.

Organized July 11, 1893.

C. T. BRIDGMAN, *President*; W. A. PATERSON, F. P. SMITH, *Vice Presidents*; M. DAVISON, *Cashier*;
L. H. BRIDGMAN, *Assistant Cashier*.

DIRECTORS.—C. T. Bridgman, W. A. Paterson, M. Davison, Flint P. Smith, W. E. Braman,
Wm F. Stewart, Francis H. Rankin, Geo. W. Cook, William H. Edwards.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$693,837 73	\$650,376 34	\$561,527 69	\$440,672 50	\$395,708 01
Bonds, mortgages and securities..	1,004,545 99	1,019,822 37	1,025,494 40	1,059,954 41	1,108,274 04
Premiums paid on bonds.....					
Overdrafts.....	213 84	4,850 03	839 48	381 06	2,408 21
Banking house.....	22,000 00	22,000 00	22,000 00	22,000 00	22,000 00
Furniture and fixtures.....				7,500 00	7,500 00
Other real estate.....	11,250 00	10,700 00	11,380 00	11,650 00	11,850 00
Due from other banks and bank- ers (not reserve cities).....					25,000 00
Items in transit.....	75 00	83 75	75 00	175 30	509 65
United States bonds.....					
Due from banks in reserve cities.	126,682 28	179,861 10	179,914 69	245,895 14	246,479 89
Exchanges for clearing house....	1,403 43	254 88	346 58	1,285 44	144 84
U. S. and national bank currency	49,145 00	44,047 00	69,880 00	43,907 00	43,997 00
Gold coin.....	36,270 00	31,195 00	28,610 00	41,275 00	34,897 50
Silver coin.....	12,304 55	12,098 20	13,414 70	11,383 35	10,424 60
Nickels and cents.....	598 09	460 30	358 14	332 19	598 06
Checks, cash items and internal revenue account.....	563 01	1,636 92	444 64	381 63	141 90
Totals.....	\$1,958,888 92	\$1,977,385 89	\$1,914,285 32	\$1,886,773 02	\$1,909,928 70
Liabilities.					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	50,000 00	55,000 00	55,000 00	60,000 00	60,000 00
Undivided profits, less current ex- penses, interest and taxes paid	18,321 98	15,716 62	25,488 26	16,383 82	18,589 58
Dividends unpaid.....		15 00		135 00	
Commercial deposits subject to check.....	144,851 67	168,438 52	184,990 46	202,064 59	224,807 83
Commercial certificates of deposit.	5,296 56	3,722 21	3,953 47	2,940 39	6,353 93
Due to banks and bankers.....		25,000 00			
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	1,028,256 54	1,033,120 38	999,138 93	978,213 67	970,210 90
Savings certificates of deposit.....	587,162 17	576,373 16	545,714 20	521,390 98	528,509 53
Construction account.....				5,644 57	1,456 93
Notes and bills rediscounted.....					
Bills payable.....	25,000 00				
Totals.....	\$1,958,888 92	\$1,977,385 89	\$1,914,285 32	\$1,886,773 02	\$1,909,928 70

No. 126.

THE FIRST STATE AND SAVINGS BANK OF FLUSHING, FLUSHING.

Organized November 28, 1891.

FRANKLIN A. NILES, *President*; JACOB KIMMELL, *Vice President*; FRED D. SAYRE, *Cashier*.

DIRECTORS.—Franklin A. Niles, Ida Packard, Jacob Kimmell, James M. Greenfield, Fred D. Sayre.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$42,776 47	\$47,743 97	\$49,959 56	\$47,999 82	\$57,110 65
Bonds, mortgages and securities...	171,299 24	165,616 74	182,356 47	182,518 49	196,468 49
Premiums paid on bonds.....			400 00		900 00
Interest, expenses and taxes paid.	266 98				
Overdrafts.....					
Banking house.....	2,700 00	2,700 00	2,700 00	2,700 00	2,700 00
Furniture and fixtures.....	1,860 00	1,860 00	1,860 00	1,860 00	1,860 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....	154 93	447 53	182 01	832 67	244 02
Items in transit.....	3,263 57	3,006 38	2,393 69	2,780 11	4,363 85
United States bonds.....					
Due from banks in reserve cities	38,647 49	62,019 73	42,736 92	36,498 12	42,198 71
Exchanges for clearing house....					
U. S. and National bank currency	5,413 00	8,042 00	9,345 00	4,676 00	3,569 00
Gold coin.....	4,130 00	4,770 00	5,000 00	5,675 00	5,845 00
Silver coin.....	1,121 80	860 05	1,360 10	1,254 65	646 20
Nickels and cents.....	759 75	619 78	827 45	532 67	700 40
Checks, cash items and internal revenue account.....	633 95	638 88	464 51	231 53	208 62
Totals.....	\$273,027 18	\$298,325 06	\$299,585 71	\$287,559 06	\$316,814 94
Liabilities.					
Capital stock paid in.....	\$27,500 00	\$27,500 00	\$27,500 00	\$27,500 00	\$27,500 00
Surplus fund.....	16,000 00	16,000 00	16,000 00	17,000 00	17,000 00
Undivided profits, less current ex- penses, interest and taxes paid..		863 44	2,711 15	725 33	1,072 82
Dividends unpaid.....	1,044 00				
Commercial deposits subject to check.....	23,597 97	33,773 38	31,484 78	15,785 47	37,269 30
Commercial certificates of deposit	2,842 67	2,170 19	569 25	3,713 54	2,402 35
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	48,466 93	48,351 27	49,552 37	52,043 69	51,770 55
Savings certificates of deposit....	153,575 61	169,666 78	171,768 16	170,791 03	179,799 92
Notes and bills rediscounted....					
Bills payable.....					
Totals.....	\$273,027 18	\$298,325 06	\$299,585 71	\$287,559 06	\$316,814 94

No. 223.

THE PEOPLE'S STATE BANK OF FLUSHING, FLUSHING.

Organized March 10, 1900.

IRA T. SAYRE, *President*; JOHN H. ROWE, *Vice President*; LEVANT A. VICKERY, *Cashier*;
HARRY L. MANN, *Assistant Cashier*.

DIRECTORS.—IRA T. Sayre, Levant A. Vickery, John H. Rowe, James B. French, Orrin Hart,
Albert E. Ransom, Elbert L. Beecher, William Brophy, Frank P. Sayre.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$108,848 45	\$99,850 49	\$97,403 49	\$98,984 28	\$98,627 66
Bonds, mortgages and securities..	68,833 00	67,322 00	65,166 00	64,759 00	63,364 00
Premiums paid on bonds.....					
Overdrafts.....	1,157 78	1,406 67	771 85	343 82	856 05
Banking house.....	4,393 60	4,393 60	4,393 60	4,393 60	4,393 60
Furniture and fixtures.....	2,675 57	2,675 57	2,675 57	2,675 57	2,675 57
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....	69 38	243 51	125 76	69 09	64 94
Items in transit.....	252 32				
United States bonds.....					
Due from banks in reserve cities..	13,532 15	17,527 60	10,665 30	16,386 85	14,046 27
Exchanges for clearing house.....					
U. S. and National bank currency	6,425 00	4,022 00	6,685 00	6,470 00	5,612 00
Gold coin.....	4,712 50	4,935 00	2,790 00	3,325 00	2,045 00
Silver coin.....	2,506 90	2,577 80	909 55	1,271 40	1,796 95
Nickels and cents.....	502 06	625 16	335 51	118 33	182 47
Checks, cash items and internal revenue account.....	582 95	176 07	129 54	152 47	182 48
Totals.....	\$214,491 66	\$205,755 47	\$192,051 17	\$198,949 41	\$193,846 99
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current ex- penses, interest and taxes paid	260 35	787 75	293 03	1,390 97	1,005 44
Dividends unpaid.....		68 00		140 00	44 00
Commercial deposits subject to check.....	35,330 01	29,989 94	16,066 92	19,230 51	16,171 73
Commercial certificates of deposit	3,493 03	3,715 43	1,653 73	2,751 66	1,984 87
Due to banks and bankers.....	355 37				
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	12,012 03	12,627 84	12,037 77	12,562 33	12,521 16
Savings certificates of deposit.....	118,040 87	113,566 51	116,999 72	125,873 94	123,119 79
Notes and bills rediscounted.....					
Bills payable.....	10,000 00	10,000 00	10,000 00	2,000 00	4,000 00
Totals.....	\$214,491 66	\$205,755 47	\$192,051 17	\$198,949 41	\$193,846 99

No. 141.

STATE SAVINGS BANK OF FOWLER, FOWLER.

Organized September 19, 1892.

FREDERICK SCHEMER, *President*; MICHAEL SPITZLEY, *Vice President*;
W. H. SNELLING, *Cashier*.

DIRECTORS.—Frederick Schemer, W. H. Snelling, Michael Spitzley, T. W. Snelling, Ernest Schemer.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$54,215 42	\$54,425 31	\$58,011 01	\$59,753 65	\$64,943 11
Bonds, mortgages and securities..	124,171 21	124,086 21	119,144 99	114,821 90	131,118 82
Premiums paid on bonds.....					
Overdrafts.....	110 90	107 47	964 13	416 35	83 97
Expenses and interest paid.....		287 26			
Banking house.....					
Furniture and fixtures.....	1,800 00	2,500 00	2,500 00	2,500 00	2,500 00
Other real estate.....	527 99	565 33	565 33	565 33	565 33
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....				18 00	606 25
United States bonds.....					
Due from banks in reserve cities..	25,424 93	60,533 47	36,206 28	43,724 73	33,575 27
Exchanges for clearing house.....					
U. S. and National bank currency	22,643 00	8,691 00	8,983 00	10,916 00	6,931 00
Gold coin.....	7,202 50	5,417 50	5,232 50	5,492 50	5,187 50
Silver coin.....	499 50	1,108 50	901 00	659 00	799 00
Nickels and cents.....	89 80	115 65	102 54	155 06	127 51
Checks, cash items and internal revenue account.....	58 05	50 19	303 39	182 29	5 00
Totals.....	\$236,743 10	\$257,887 89	\$232,914 17	\$239,204 81	\$246,442 76
Liabilities.					
Capital stock paid in.....	\$15,000 00	\$15,000 00	\$15,000 00	\$15,000 00	\$15,000 00
Surplus fund.....	7,500 00	9,000 00	9,000 00	9,500 00	9,500 00
Undivided profits, less current ex- penses, interest and taxes paid	2,318 77		1,382 23	753 78	1,238 05
Dividends unpaid.....					
Commercial deposits subject to check.....	15,640 32	26,088 51	14,578 42	17,899 84	18,104 25
Commercial certificates of deposit					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	32,791 23	36,934 99	37,977 42	37,972 40	38,598 31
Savings certificates of deposit.....	163,492 78	170,864 39	154,976 10	158,078 79	164,002 15
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$236,743 10	\$257,887 89	\$232,914 17	\$239,204 81	\$246,442 76

STATE BANKS OF MICHIGAN.

137

No. 293.

THE STATE BANK OF FOWLERVILLE, FOWLERVILLE, MICHIGAN.

Organized June 1, 1904.

JOHN C. ELLSWORTH, *President*; S. L. BIGNALL, *Vice President*; E. SCHNEIDER, *Cashier*.

DIRECTORS.—John C. Ellsworth, J. L. Cooper, L. F. Peet, S. L. Bignall, Alex. McPherson.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$59,762 29	\$63,000 26	\$71,989 81	\$74,847 87	\$77,645 92
Bonds, mortgages and securities...	64,668 95	58,723 95	71,183 95	75,338 95	74,438 95
Premiums paid on bonds.....					
Overdrafts.....	1,054 93	500 74	287 28	195 97	476 49
Banking house.....					
Furniture and fixtures.....					
Other real estate.....					
Due from other banks and bankers (not reserve cities).....	1,241 28	499 55	507 86	879 47	1,121 30
Items in transit.....		500 00			
United States bonds.....					
Due from banks in reserve cities...	21,677 27	36,892 32	23,599 54	20,715 63	20,585 15
Exchanges for clearing house.....					
U. S. and National Bank currency	6,046 00	6,192 00	4,340 00	3,517 00	4,945 00
Gold coin.....	4,930 00	4,795 00	4,080 00	4,680 00	4,250 00
Silver coin.....	1,401 05	1,510 45	1,508 20	2,029 25	1,331 85
Nickels and cents.....	71 22	181 87	188 07	85 24	145 08
Checks, cash items and internal revenue account.....	100 06	37 56	19 34	20 36	208 20
Totals.....	\$160,953 03	\$172,833 70	\$177,684 05	\$182,309 74	\$185,147 94
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	1,250 73	1,371 31	1,371 31	1,600 00	1,600 00
Undivided profits, less current ex- penses, interest and taxes paid..	1,841 48	1,363 70	2,743 83	1,099 10	1,363 83
Dividends unpaid.....					
Commercial deposits subject to check.....	21,339 14	25,903 73	25,460 07	31,270 63	29,144 82
Commercial certificates of deposit					112,912 21
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding....					
Savings deposits.....					
Savings certificates of deposit....	111,521 68	119,194 96	123,108 84	123,340 01	15,127 08
Notes and bills rediscounted....					
Bills payable.....					
Totals.....	\$160,953 03	\$172,833 70	\$177,684 05	\$182,309 74	\$185,147 94

No. 229.

BENZIE COUNTY STATE SAVINGS BANK, FRANKFORT.

Organized April 15, 1901.

LEONARD P. CLASSENS, *President*; H. F. ROBERTSON, L. E. VORCE, *Vice Presidents*;
J. F. HOFSTETTER, *Cashier*; GEORGE M. MOORE, *Assistant Cashier*.

DIRECTORS.—L. P. ClasSENS, H. F. Robertson, R. G. Pautz, L. E. Vorce, Geo. Waters, Jr., J. F. Hofstetter.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$37,343 94	\$31,012 37	\$35,026 68	\$40,130 20	\$35,845 63
Bonds, mortgages and securities...	139,342 04	134,144 40	132,697 86	143,100 01	142,234 18
Premiums paid on bonds.....					
Overdrafts.....	39 20	455 45	361 99	478 78	910 82
Banking house.....	5,800 00	5,800 00	5,800 00	5,800 00	5,800 00
Furniture and fixtures.....	1,925 00	1,955 00	1,955 00	2,035 00	2,035 00
Other real estate.....				1,150 00	1,150 00
Due from other banks and bankers (not reserve cities).....					
Items in transit.....				200 00	
United States bonds.....					
Due from banks in reserve cities	37,411 73	34,944 25	31,366 28	19,821 33	44,297 43
Exchanges for clearing house....					
U. S. and National bank currency	12,183 00	6,720 00	7,138 00	7,594 00	3,625 00
Gold coin.....	8,660 00	7,500 00	5,880 00	5,220 00	5,640 00
Silver coin.....	1,100 00	1,600 00	1,200 00	900 00	1,500 00
Nickels and cents.....	152 30	143 78	133 74	157 98	228 41
Checks, cash items and internal revenue account.....	720 74	156 39	289 95	551 53	327 24
Totals.....	\$244,677 95	\$224,431 64	\$221,849 50	\$227,138 83	\$243,593 71
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	5,000 00	5,000 00	5,000 00	5,000 00	5,000 00
Undivided profits, less current ex- penses, interest and taxes paid	1,974 79	544 91	2,233 14	1,068 88	1,378 32*
Dividends unpaid.....					
Commercial deposits subject to check.....	74,033 01	66,890 33	68,245 13	77,930 31	90,080 29
Commercial certificates of deposit					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	79,515 24	77,114 02	74,017 25	75,187 91	83,128 45
Savings certificates of deposit....	64,154 91	54,882 38	52,353 98	47,951 73	44,006 65
Notes and bills rediscounted....					
Bills payable.....					
Totals.....	\$244,677 95	\$224,431 64	\$221,849 50	\$227,138 83	\$243,593 71

No. 297.

THE FREMONT STATE BANK, FREMONT, MICHIGAN.

Organized May 24, 1904.

AMOS O. WHITE, *President*; JOHN R. JACKLIN, *Vice President*; EMIEL KEMPF, *Cashier*.DIRECTORS.—AMOS O. White, Emiel Kempf, L. D. Puff, John R. Jacklin, John H. Lewis,
Cornelius Gerber, Wm. F. Hillyard.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$69,210 46	\$73,458 04	\$85,326 44	\$93,688 99	\$91,694 46
Bonds, mortgages and securities...	96,418 75	94,878 31	109,075 28	109,277 84	106,387 65
Premiums paid on bonds.....					
Overdrafts.....	474 95	158 34	348 20	1 28	66 55
Banking house.....	5,665 54	5,500 00	5,500 00	5,500 00	5,500 00
Furniture and fixtures.....	4,832 12	4,697 66	4,697 66	4,697 66	4,697 66
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities	44,710 15	38,988 71	42,349 73	42,810 79	52,635 76
Exchanges for clearing house....					
U. S. and National bank currency	13,056 00	10,293 00	7,836 00	8,727 00	10,016 00
Gold coin.....	4,277 50	4,260 00	4,820 00	4,335 00	4,520 00
Silver coin.....	1,943 15	973 25	711 80	844 65	1,667 55
Nickels and cents.....	179 61	159 54	117 27	122 43	187 82
Checks, cash items and internal revenue account.....	414 00	10 40	151 65		77 44
Totals.....	\$241,182 23	\$233,377 25	\$260,934 03	\$270,005 64	\$277,450 89
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	1,654 56	2,500 00	2,500 00	2,500 00	2,500 00
Undivided profits, less current ex- penses, interest and taxes paid	7,265 86	2,704 25	5,503 20	5,654 28	6,645 96
Dividends unpaid.....					
Commercial deposits subject to check.....	29,555 28	32,828 89	29,404 38	38,825 43	45,293 00
Commercial certificates of deposit					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding....					
Savings deposits.....	61,963 90	62,494 08	62,581 92	70,775 68	68,671 63
Savings certificates of deposit....	115,742 63	107,850 03	135,944 53	127,250 25	129,240 30
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$241,182 23	\$233,377 25	\$260,934 03	\$270,005 64	\$277,450 89

STATE BANKING DEPARTMENT.

No. 345.

THE OLD STATE BANK OF FREMONT, FREMONT.

Organized July 16, 1906.

J. A. GERBER, *President*; JOSEPH GERBER, *Vice President*; T. I. FRY, *Cashier*.

DIRECTORS.—J. A. Gerber, Joseph Gerber, C. B. Buck, S. P. Odell, T. I. Fry, Frank Gerber, John Pikaart, H. G. Willson, J. B. Scott.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$246,832 84	\$218,464 42	\$198,048 35	\$201,450 54	\$191,949 22
Bonds, mortgages and securities...	49,955 00	53,251 95	61,849 57	62,174 57	73,574 57
Premiums paid on bonds.....					
Overdrafts.....	21 99	1,204 58	368 95	247 53	975 42
Banking house.....	6,300 00	6,300 00	6,300 00	6,300 00	6,300 00
Furniture and fixtures.....	3,000 00	3,000 00	3,000 00	3,000 00	3,000 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....		240 39	711 23	181 57	
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities	45,789 28	36,053 03	36,267 23	37,675 32	95,760 71
Exchanges for clearing house.....					
U. S. and National bank currency	17,320 00	12,125 00	17,744 00	15,400 00	7,992 00
Gold coin.....	6,350 00	6,880 00	7,550 00	9,375 00	9,360 00
Silver coin.....	1,549 20	2,239 50	2,004 05	2,100 00	1,583 00
Nickels and cents.....	115 07	24 16	31 11	45 01	280 85
Checks, cash items and internal revenue account.....	2,177 48	3,435 53	3,593 47	3,130 58	3,766 77
Totals.....	\$379,410 86	\$343,218 56	\$337,467 96	\$341,080 12	\$394,542 54
Liabilities.					
Capital stock paid in.....	\$35,000 00	\$35,000 00	\$35,000 00	\$35,000 00	\$35,000 00
Surplus fund.....	8,750 00	8,750 00	8,750 00	8,750 00	8,750 00
Undivided profits, less current ex- penses, interest and taxes paid	6,223 14	2,452 42	3,700 51	4,091 30	4,265 39
Dividends unpaid.....		20 00			
Commercial deposits subject to check.....	72,600 16	73,222 52	70,334 27	78,547 29	126,908 42
Commercial certificates of deposit	2,465 80	1,493 80	1,406 69	1,281 69	1,281 69
Due to banks and bankers.....	66 97				34 47
Certified checks.....					
Cashier's checks outstanding....					
Savings deposits.....	30,009 81	27,154 26	31,811 19	33,675 24	37,062 06
Savings certificates of deposit....	209,697 72	195,125 56	177,965 30	177,234 60	181,220 51
Notes and bills rediscounted.....	14,597 26		8,500 00	2,500 00	
Bills payable.....					
Totals.....	\$379,410 86	\$343,218 56	\$337,467 96	\$341,080 12	\$394,542 54

No. 362.

THE STATE SAVINGS BANK OF GAGETOWN.

Organized February 6, 1907.

J. L. PURDY, *President*; J. L. WINCHESTER, *Vice President*; EDITH E. MILLER, *Cashier*.

DIRECTORS.—J. L. Purdy, L. C. Purdy, Richard Burdon, Richard Case, J. L. Winchester.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$39,778 91	\$39,414 85	\$40,375 38	\$44,605 87	\$44,049 83
Bonds, mortgages and securities...	22,814 86	21,667 96	23,221 59	20,891 51	20,891 51
Premiums paid on bonds.....					
Overdrafts.....	1,223 70	68 39	866 72	62 86	73 20
Banking house.....	8,000 00	8,000 00	8,000 00	8,000 00	8,000 00
Furniture and fixtures.....	2,000 00	2,000 00	2,000 00	2,000 00	2,000 00
Expenses, interest and taxes paid.....					40 14
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities	4,251 83	15,915 20	15,298 39	12,177 70	13,859 95
Exchanges for clearing house.....					
U. S. and National bank currency	5,585 00	4,537 00	3,325 00	3,569 00	3,679 00
Gold coin.....	588 50	1,036 00	1,386 00	508 50	323 50
Silver coin.....	253 20	793 90	338 00	295 25	285 25
Nickels and cents.....	84 03	82 98	92 92	83 05	80 87
Checks, cash items and internal revenue account.....	99 66	111 40	173 72	288 36	151 70
Totals.....	\$84,179 69	\$84,627 68	\$95,077 72	\$92,482 10	\$93,434 95
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....		158 27	158 27	258 27	258 27
Undivided profits, less current ex- penses, interest and taxes paid	763 30	306 98	1,300 84	102 98	
Dividends unpaid.....				140 00	
Commercial deposits subject to check.....	14,891 56	16,173 34	20,942 70	16,233 85	15,693 91
Commercial certificates of deposit	8,959 78	2,619 68	1,991 07	2,464 66	1,747 35
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding....					
Savings deposits.....					
Savings certificates of deposit....	29,565 05	40,279 41	45,684 84	48,282 34	50,735 42
Notes and bills rediscounted.....					
Bills payable.....	5,000 00				
Totals.....	\$84,179 69	\$84,627 68	\$95,077 72	\$92,482 10	\$93,434 95

No. 153.

THE GAYLORD STATE SAVINGS BANK, GAYLORD.

Organized March 4, 1893.

F. A. KRAMER, *President*; E. B. BOLTON, *Vice President*; S. W. BUCK, *Cashier*;
H. E. BLODGETT, *Assistant Cashier*.

DIRECTORS.—F. A. Kramer, S. W. Buck, E. B. Bolton, John G. Berry, L. Jenson.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$155,097 24	\$149,097 14	\$147,744 00	\$149,589 28	\$156,146 15
Bonds, mortgages and securities...	63,134 54	63,494 54	62,739 00	61,562 00	62,452 00
Premiums paid on bonds.....					
Overdrafts.....	95 56	179 30	69 43	283 08	97 37
Banking house.....	12,000 00	12,000 00	12,000 00	12,000 00	12,000 00
Furniture and fixtures.....	2,400 00	2,400 00	2,400 00	2,400 00	2,400 00
Other real estate.....	3,850 00	3,850 00	3,850 00	3,850 00	3,850 00
Due from other banks and bankers (not reserve cities).....			15,000 00	10,000 00	
Items in transit.....	1,492 95	1,947 78	1,973 43	23 12	99 50
United States bonds.....					
Due from banks in reserve cities	10,038 31	20,526 93	20,416 47	11,836 53	14,479 06
Exchanges for clearing house.....			2,500 00		
U. S. and National bank currency	8,339 00	7,551 00	10,326 00	14,047 00	8,591 00
Gold coin.....	12,072 50	12,505 00	13,320 00	13,230 00	13,620 00
Silver coin.....	1,904 90	1,961 25	1,338 85	876 80	1,179 60
Nickels and cents.....	437 70	605 15	659 15	802 05	420 88
Checks, cash items and internal revenue account.....	698 19	2,651 39	1,621 40	2,189 13	925 21
Totals.....	\$271,560 89	\$289,369 48	\$295,958 33	\$282,688 99	\$276,260 77
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	5,000 00	5,000 00	5,000 00	5,000 00	5,000 00
Undivided profits, less current ex- penses, interest and taxes paid	9,281 93	8,115 95	9,731 87	8,441 90	9,494 37
Dividends unpaid.....					
Commercial deposits subject to check.....	46,816 97	60,116 31	49,995 22	48,220 64	40,769 53
Commercial certificates of deposit					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding....					
Savings deposits.....	137,445 80	139,439 81	153,159 53	149,317 76	151,279 00
Savings certificates of deposit....	48,016 19	51,697 41	53,071 71	46,708 69	44,717 87
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$271,560 89	\$289,369 48	\$295,958 33	\$282,688 99	\$276,260 77

No. 298.

STATE BANK OF GLADWIN, GLADWIN.

Organized July 27, 1904.

WILLIAM H. AITKIN, *President*; A. H. MEDBURY, ROBERT CROSKERY, *Vice Presidents*;
MELVIN H. AITKIN, *Cashier*; C. G. GOODRUM, *Assistant Cashier*.

DIRECTORS.—William H. Aitken, A. H. Medbury, Melvin H. Aitkin, Robert Croskery, Frank Leonard,
Guy E. Smith, Eugene Foster, A. E. Sleeper.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$97,827 29	\$89,082 93	\$91,762 51	\$93,998 05	\$101,327 07
Bonds, mortgages and securities..	14,093 78	17,493 78	13,916 78	11,900 78	11,443 78
Premiums paid on bonds.....					
Overdrafts.....	175 34	47 60	137 29	3 25	108 38
Banking house.....	6,000 00	6,000 00	6,000 00	6,000 00	6,000 00
Furniture and fixtures.....	1,450 00	1,450 00	1,450 00	1,450 00	1,450 00
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....	500 34	500 34	8,575 00	7,341 00	2,541 00
Items in transit.....	14 26				
United States bonds.....					
Due from banks in reserve cities..	10,315 80	21,269 42	17,489 47	14,072 52	13,586 91
Exchanges for clearing house....					
U. S. and National bank currency	14,306 00	8,657 00	6,239 00	6,240 00	3,535 00
Gold coin.....	1,455 00	2,660 00	3,445 00	3,270 00	3,365 00
Silver coin.....	911 05	439 90	668 10	538 65	374 95
Nickels and cents.....	192 71	101 56	101 43	132 97	52 81
Checks, cash items and internal revenue account.....	405 63	270 56	410 75	341 55	664 15
Totals.....	\$147,647 20	\$147,973 09	\$150,195 33	\$145,288 77	\$144,449 05
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	1,200 00	1,200 00	1,700 00	1,700 00	1,700 00
Undivided profits, less current ex- penses, interest and taxes paid	4,369 33	4,528 71	1,148 71	2,271 31	3,405 43
Dividends unpaid.....					
Commercial deposits subject to check.....	67,927 41	70,280 06	81,191 76	76,669 72	71,038 55
Commercial certificates of deposit					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding....					
Savings deposits.....					
Savings certificates of deposit....	49,150 46	46,964 32	41,154 86	39,647 74	42,305 07
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$147,647 20	\$147,973 09	\$150,195 33	\$145,288 77	\$144,449 05

No. 249.

GRAND HAVEN STATE BANK, GRAND HAVEN.

Organized September 23, 1901.

JOSEPH W. O'BRIEN, *President*; ELBERT LYNN, *Vice President*; B. P. SHERWOOD, *Cashier*.

DIRECTORS.—Joseph W. O'Brien, Gerrit J. Diekema, C. Ver Schure, Elbert Lynn, K. T. Van den Bosch, John Veneklassen, Wm. H. Beach, M. C. Sherwood, B. P. Sherwood.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$179,964 47	\$186,335 23	\$177,588 26	\$172,938 04	\$179,082 74
Bonds, mortgages and securities..	148,179 95	150,873 95	156,629 80	159,632 50	161,107 50
Premiums paid on bonds.....					
Overdrafts.....	219 31	268 13	475 45	352 79	500 25
Banking house.....	6,703 00	6,703 00	6,703 00	6,703 00	6,703 00
Furniture and fixtures.....	2,815 62	2,815 62	2,815 62	2,815 62	2,815 62
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....	12 90	35 82	136 13		73 89
United States bonds.....					
Due from banks in reserve cities..	50,993 84	51,755 57	44,228 22	54,283 03	47,469 67
Exchanges for clearing house....					
U. S. and National bank currency	15,968 00	14,161 00	14,118 00	12,874 75	11,686 00
Gold coin.....	10,897 25	11,982 25	13,524 75	14,074 00	13,834 75
Silver coin.....	1,406 25	1,401 35	1,265 40	1,088 05	1,815 40
Nickels and cents.....	333 45	377 20	248 73	204 44	47 82
Checks, cash items and internal revenue account.....	852 87	242 19	194 00	902 43	1,758 79
Totals.....	\$418,355 91	\$426,951 31	\$417,925 36	\$425,868 65	\$426,895 43
Liabilities.					
Capital stock paid in.....	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00
Surplus fund.....	7,000 00	9,000 00	9,000 00	10,000 00	10,000 00
Undivided profits, less current ex- penses, interest and taxes paid	5,908 06	3,200 89	6,290 20	2,712 31	5,470 26
Dividends unpaid.....		8 00		95 00	
Commercial deposits subject to check.....	84,887 14	112,541 18	113,969 67	118,498 44	109,897 88
Commercial certificates of deposit.					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding....					
Savings deposits.....	128,791 95	121,338 70	114,907 11	121,047 08	127,238 22
Savings certificates of deposit....	161,768 76	149,862 54	143,758 38	143,515 82	144,289 07
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$418,355 91	\$426,951 31	\$417,925 36	\$425,868 65	\$426,895 43

No. 308.

THE GRAND LEDGE STATE BANK, GRAND LEDGE.

Organized May 2, 1905.

W. R. CLARKE, *President*; A. B. SCHUMAKER, A. R. GILLIES, *Vice Presidents*;
J. H. SMITH, *Cashier*; A. T. SLAGHT, A. R. GILLIES, *Auditors*.

DIRECTORS.—W. R. Clarke, A. B. Schumaker, A. T. Slaght, Dudley E. Waters, John E. Hinkson,
Danford Shadduck, A. R. Gillies, W. R. Howe, Adelbert Keefer.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$79,837 48	\$73,118 77	\$68,948 17	\$72,019 40	\$68,555 06
Bonds, mortgages and securities...	40,129 85	47,291 82	51,544 68	58,770 68	65,621 68
Premiums paid on bonds.....					
Overdrafts.....	383 20	297 87	871 33	1,731 54	1,962 61
Banking house.....					
Furniture and fixtures.....	1,401 46	1,447 84	1,432 84	1,432 84	1,432 84
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....		450 00			
United States bonds.....					
Due from banks in reserve cities	8,186 44	11,231 91	13,238 90	9,697 79	14,438 94
Exchanges for clearing house.....	23 05	2,487 96	273 08	284 67	443 50
U. S. and National bank currency	12,451 00	9,545 00	8,881 00	8,336 00	5,175 00
Gold coin.....	1,127 50	2,085 00	2,020 00	2,025 00	2,082 50
Silver coin.....	862 25	1,747 10	842 75	1,882 45	243 00
Nickels and cents.....	162 33	107 67	142 10	211 30	216 15
Checks, cash items and internal revenue account.....					
Totals.....	\$144,564 66	\$149,810 44	\$148,194 85	\$156,390 67	\$160,171 87
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	1,500 00	3,500 00	3,500 00	3,500 00	3,500 00
Undivided profits, less current ex- penses, interest and taxes paid	1,903 42	398 85	1,042 02	1,403 70	1,559 36
Dividends unpaid.....					
Commercial deposits subject to check.....	25,499 94	31,180 90	28,628 20	31,472 85	37,997 79
Commercial certificates of deposit					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding....					
Savings deposits.....	13,134 65	14,169 37	13,714 19	13,645 07	12,387 67
Savings certificates of deposit....	77,526 65	75,561 32	76,310 44	81,369 05	79,727 06
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$144,564 66	\$149,810 44	\$148,194 85	\$156,390 67	\$160,171 87

STATE BANKING DEPARTMENT.

No. 389.

LOAN AND DEPOSIT BANK, GRAND LEDGE.

. Organized February 29, 1908.

GEORGE N. BERRY, *President*; E. A. TURNBULL, *Vice President*; E. M. BRIGGS, *Cashier*;
F. L. BERRY, *Assistant Cashier*.

DIRECTORS.—Geo. N. Berry, E. A. Turnbull, E. M. Briggs, F. L. Berry, Geo. H. Sheets, T. B. Robinson,
Cassius Alexander.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....			\$136,919 57	\$117,208 24	\$108,017 03
Bonds, mortgages and securities...			203,092 00	218,367 00	228,657 00
Premiums paid on bonds.....					
Overdrafts.....			2,277 78	1,803 65	2,241 82
Banking house.....					
Furniture and fixtures.....			600 00	600 00	600 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....			2,052 56		
Items in transit.....				242 37	1,078 04
United States bonds.....			100 00	100 00	100 00
Due from banks in reserve cities			64,544 08	73,989 47	77,803 02
Exchanges for clearing house....					
U. S. and National bank currency			11,229 00	21,245 00	14,750 00
Gold coin.....			6,030 00	7,215 00	8,000 00
Silver coin.....			1,470 00	2,163 00	1,110 00
Nickels and cents.....			226 01	250 50	259 97
Checks, cash items and internal revenue account.....			474 84	104 14	39 65
Totals.....			\$429,015 84	\$443,288 37	\$442,656 53
Liabilities.					
Capital stock paid in.....			\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....			10,000 00	10,000 00	10,000 00
Undivided profits, less current ex- penses, interest and taxes paid..			1,169 60	2,507 72	3,094 26
Dividends unpaid.....					
Commercial deposits subject to check.....			66,821 01	77,352 32	70,592 49
Commercial certificates of deposit			241,592 63	201,346 67	176,282 33
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....			736 60	3,203 93	3,380 20
Savings certificates of deposit....			58,606 00	98,877 73	129,307 25
Notes and bills rediscounted....					
Bills payable.....					
Totals.....			\$429,015 84	\$443,288 37	\$442,656 53

No. 316.

THE CITY TRUST & SAVINGS BANK OF GRAND RAPIDS, MICHIGAN.

Organized January 9, 1905.

JAMES R. WYLIE, *President*; WALTER C. WINCHESTER, THOS. M. PECK, *Vice Presidents*;
 HUGH BLAIR, *Cashier*; EARLE C. JOHNSON, *Assistant Cashier*.

DIRECTORS.—T. Stewart White, J. Frederick Baars, Constantine Morton, Frances Letellier, Lester J. Rindge, Philo C. Fuller, Walter C. Winchester, David M. Amberg, Galus W. Perkins, S. A. Morman, James R. Wylie, Thos. M. Peck, Joseph J. Tucker, James D. Lacey, Charles Trankla, Robert W. Irwin.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$237,930 02	\$235,623 05	\$294,545 41	\$276,895 86	\$294,928 15
Bonds, mortgages and securities..	127,288 65	121,181 19	120,944 16	147,751 41	147,987 63
Premiums paid on bonds.....					
Overdrafts.....	18 05	246 14	319 93	1,024 73	831 00
Banking house.....					
Furniture and fixtures.....	2,000 00	2,000 00	2,000 00	1,500 00	1,500 00
Other real estate.....					
Due from other banks and bank- (not reserve cities).....					
Items in transit.....		2,205 06	6,868 89	434 23	349 67
United States bonds.....					
Due from banks in reserve cities.	74,190 17	111,788 70	44,689 83	49,421 77	39,540 68
Exchanges for clearing house.....	2,272 78	735 07	547 49	2,720 67	1,006 16
U. S. and national bank currency.	13,611 00	11,719 00	14,497 00	12,068 00	12,406 00
Gold coin.....	4,360 00	2,990 00	2,355 00	3,360 00	3,187 50
Silver coin.....	4,243 70	4,448 85	5,153 60	4,705 00	2,882 75
Nickels and cents.....	450 38	439 88	333 49	646 11	503 68
Checks, cash items and internal revenue account.....					
Totals.....	\$466,364 75	\$493,376 94	\$492,254 80	\$500,527 78	\$505,123 22
Liabilities.					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits, less current ex- penses, interest and taxes paid	11,550 18	14,971 45	17,186 74	19,225 38	18,982 23
Dividends unpaid.....					
Commercial deposits subject to check.....	68,728 01	92,713 62	73,403 20	90,847 72	77,186 35
Commercial certificates of deposit.					
Due to banks and bankers.....					
Certified checks.....	141 95	4,000 50	159 97	110 00	1,685 00
Cashier's checks outstanding.....					
Savings deposits.....	71,589 48	74,181 07	78,021 22	80,987 64	75,766 56
Savings certificates of deposit....	194,355 13	187,510 30	203,483 67	189,357 04	211,503 08
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$466,364 75	\$493,376 94	\$492,254 80	\$500,527 78	\$505,123 22

No. 276.

COMMERCIAL-SAVINGS BANK OF GRAND RAPIDS.

Organized April 28, 1903.

ROBERT D. GRAHAM, *President*; CHARLES B. KELSEY, CHAS. F. YOUNG, *Vice Presidents*;
 CLYDE L. ROSS, HERBERT N. MORRILL, *Assistant Cashiers*.

DIRECTORS.—R. D. Graham, C. B. Kelsey, Huntley Russell, Moses Taggart, Charles F. Young, Geo. F. Beardsley, Fred McR. Deane, W. H. Gay, W. M. Wurzburg, W. H. Anderson, Hubert Weiden, Daniel Lynch, T. W. Strahan, T. F. Carroll, Christian Bertsch, Christian Gallmeyer, John W. Goodspeed, F. A. Baldwin, H. J. Vinkemulder, Louis C. Braudy.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$578,969 06	\$486,269 30	\$463,781 87	\$513,945 92	\$1,147,530 17
Bonds, mortgages and securities..	293,414 36	291,682 24	286,507 35	276,298 13	423,562 03
Premiums paid on bonds.....					2,000 00
Overdrafts.....	468 01	284 87	1,440 23	788 14	6,785 28
Banking house.....	26,163 70	26,163 70	26,163 70	26,163 70	25,000 00
Furniture and fixtures.....	12,472 00	12,522 00	12,522 00	12,522 00	7,000 00
Expenses, interest and taxes paid.	467 28	833 42			
Other real estate.....	10,926 33	10,926 33	11,926 71	15,376 71	15,300 00
Due from other banks and bank- (not reserve cities).....				7,388 10	6,649 29
Items in transit.....	870 33	602 21	272 95	878 19	17,443 01
United States bonds.....					
Due from banks in reserve cities..	38,888 14	63,236 23	144,363 32	76,655 91	238,021 99
Exchanges for clearing house....	17,625 12	9,928 27	10,275 66	8,292 40	21,983 44
U. S. and National bank currency	61,109 00	61,539 00	70,871 00	60,529 00	116,445 00
Gold coin.....	11,381 50	5,132 50	6,229 00	9,742 50	38,641 00
Silver coin.....	3,761 75	6,618 50	9,040 50	7,038 25	7,670 40
Nickels and cents.....	305 59	640 20	516 41	419 96	1,011 44
Checks, cash items and internal revenue account.....	6,164 57	6,486 87	4,872 76	14,454 85	7,465 45
Totals.....	\$1,062,986 74	\$982,865 64	\$1,048,783 46	\$1,030,493 76	\$2,082,508 50
Liabilities.					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$200,000 00
Surplus fund.....	16,000 00	16,500 00	16,500 00	16,500 00	20,000 00
Undivided profits, less current ex- penses, interest and taxes paid			1,382 33	745 12	12,929 65
Dividends unpaid.....	6 00	54 00			3 99
Commercial deposits subject to check.....	261,571 98	257,886 40	376,863 50	333,873 70	480,415 03
Commercial certificates of deposit					
Due to banks and bankers.....	33,491 61	28,882 37	37,425 93	37,597 20	35,786 95
Certified checks.....	3,033 84	3,100 00	3,000 00	3,300 00	22,800 00
Cashier's checks outstanding					
Savings deposits.....	172,337 08	173,952 13	180,153 01	181,167 12	539,724 79
Savings certificates of deposit....	436,546 23	377,490 74	333,458 69	357,307 62	770,847 49
Notes and bills rediscounted.....					
Bills payable.....	40,000 00	25,000 00			
Totals.....	\$1,062,986 74	\$982,865 64	\$1,048,783 46	\$1,030,493 76	\$2,082,508 50

No. 61.

THE GRAND RAPIDS SAVINGS BANK, GRAND RAPIDS.

Organized May 1, 1872.

Corporate existence extended April 29, 1902.

CHARLES W. GARFIELD, *President*; ORSON A. BALL, *Vice President*; FRANK S. COLEMAN, *Cashier*; DANA B. SHEDD, *Assistant to President*; ARTHUR M. GOODWIN, *Assistant Cashier*.

DIRECTORS.—Charles W. Garfield, George M. Edison, Aaron Brewer, N. Fred Avery, Orson A. Ball, Roger W. Butterfield, Frank E. Leonard, Thomas M. Peck, Frank Jewell, William H. Gilbert, Lester J. Rindge, William Alden Smith, Geo. G. Whitworth.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$938,190 54	\$963,303 49	\$1,046,362 22	\$946,549 26	\$938,054 95
Bonds, mortgages and securities...	999,353 75	1,022,324 75	1,060,631 75	1,072,906 75	1,067,286 75
Premiums paid on bonds.....			212 50	212 50	212 50
Overdrafts.....	1,399 24	3,079 48	1,225 41	1,692 38	2,264 20
Banking house.....					
Furniture and fixtures.....					
Other real estate.....	1,620 35				
Due from other banks and bankers (not reserve cities).....		15 00		53 72	
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities	206,290 28	213,706 25	531,002 13	226,669 92	213,200 12
Exchanges for clearing house....	6,116 36	6,007 59	12,260 70	18,752 25	7,709 85
U. S. and National bank currency	80,638 00	55,981 00	69,056 00	65,818 00	60,299 00
Gold coin.....	45,535 00	36,745 00	39,267 50	37,500 00	44,625 00
Silver coin.....	4,061 55	3,868 25	4,142 55	3,116 45	2,755 75
Nickels and cents.....	632 84	855 28	611 11	492 41	645 60
Checks, cash items and internal revenue account.....	196 78	250 96	1,249 18	1,155 75	93 53
Totals.....	\$2,284,034 69	\$2,306,137 05	\$2,766,021 05	\$2,374,919 39	\$2,337,147 25
Liabilities.					
Capital stock paid in.....	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund.....	30,000 00	30,000 00	30,000 00	30,000 00	30,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	67,407 38	60,617 01	76,337 94	63,795 94	71,074 49
Bond premiums credit.....		1,130 00	1,789 60	1,777 60	1,953 10
Dividends unpaid.....		40 00		532 00	
Commercial deposits subject to check.....	192,988 88	263,498 86	586,108 47	307,652 20	276,671 23
Commercial certificates of deposit	71 18	71 18			
Due to banks and bankers.....					
Certified checks.....	990 50	743 89	77,964 66	792 44	2,141 82
Cashier's checks outstanding.....					
Savings deposits.....	1,114,886 00	1,081,087 67	1,095,785 61	1,069,749 13	1,051,239 50
Savings certificates of deposit....	727,690 75	718,948 44	748,034 77	750,620 08	754,067 11
Notes and bills rediscounted....					
Bills payable.....					
Totals.....	\$2,284,034 69	\$2,306,137 05	\$2,766,021 05	\$2,374,919 39	\$2,337,147 25

No. 65.

* KENT COUNTY SAVINGS BANK, GRAND RAPIDS.

Organized December 24, 1884.

JOHN A. COVODE, *President*; HENRY IDEMA, *Vice President*; JOHN A. S. VERDIER, *Cashier*;
A. H. BRANDT, *Assistant Cashier*.

DIRECTORS.—John A. Covode, Henry Idema, J. A. S. Verdier, T. J. O'Brien, F. C. Miller, T. Stewart White, Lewis H. Withey, Edward Lowe, A. W. Hompe.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$1,817,914 48	\$1,779,737 50	\$1,698,691 00		
Bonds, mortgages and securities...	1,061,527 37	1,014,766 70	1,097,656 44		
Premiums paid on bonds.....					
Overdrafts.....	3,582 70	1,469 35	3,216 61		
Banking house.....	25,000 00	25,000 00	25,000 00		
Furniture and fixtures.....	5,000 00	5,000 00	5,000 00		
Other real estate.....					
Due from other banks and bankers (not reserve cities).....		435 73			
Items in transit.....	871 99		222 25		
United States bonds.....	600 00	600 00	600 00		
Due from banks in reserve cities...	275,727 45	331,274 35	325,265 14		
Exchanges for clearing house.....	24,765 95	10,597 14	18,256 39		
U. S. and National Bank currency	94,405 00	79,250 00	86,924 00		
Gold coin.....	86,215 00	103,250 00	103,432 50		
Silver coin.....	4,688 90	9,229 95	5,420 70		
Nickels and cents.....	1,297 91	2,322 70	2,523 58		
Checks, cash items and internal revenue account.....	1,538 01	170 92	735 38		
Totals.....	\$3,403,134 76	\$3,363,104 34	\$3,372,948 99		
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00		
Surplus fund.....	250,000 00	250,000 00	250,000 00		
Undivided profits, less current ex- penses, interest and taxes paid..	61,331 88	42,216 74	65,747 39		
Dividends unpaid.....					
Commercial deposits subject to check.....	305,539 66	308,953 37	286,311 85		
Commercial certificates of deposit					
Due to banks and bankers.....					
Certified checks.....	205 00	5 00	1,132 00		
Cashier's checks outstanding....					
Savings deposits.....	1,770,635 40	1,736,468 14	1,729,558 10		
Savings certificates of deposit....	965,422 82	975,461 09	990,199 65		
Notes and bills rediscounted....					
Bills payable.....					
Totals.....	\$3,403,134 76	\$3,363,104 34	\$3,372,948 99		

* Consolidated with State Bank of Michigan and reorganization of both banks as The Kent State Bank, Grand Rapids, July 1, 1908.

No. 402.

THE KENT STATE BANK, GRAND RAPIDS.

Organized May 14, 1908.

HENRY IDEMA, *President*; *DANIEL MCCOY, JOHN A. COVODE, *Vice Presidents*; J. A. S. VERDIER, *Cashier*; A. H. BRANDT, GERALD MCCOY, *Assistant Cashiers*; CASPAR BAARMAN, *Auditor*.

DIRECTORS.—L. H. Withey, Edward Lowe, T. Stewart White, *Daniel McCoy, Henry Idema, A. W. Hompe, E. H. Foote, John A. Covode, B. S. Hanchett, Wm. H. Jones, M. S. Keeler, J. A. S. Verdier.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....				\$2,923,361 05	\$2,831,203 62
Bonds, mortgages and securities..				1,903,209 54	1,976,902 79
Premiums paid on bonds.....				1,250 00	1,250 00
Overdrafts.....				1,913 35	1,840 68
Banking house.....				49,000 00	49,000 00
Furniture and fixtures.....				29,500 00	29,500 00
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....				12,038 67	9,470 97
United States bonds.....				800 00	
Due from banks in reserve cities..				587,823 43	592,079 09
Exchanges for clearing house.....				60,501 45	74,675 31
U. S. and National bank currency				189,696 00	167,235 00
Gold coin.....				147,237 50	155,682 50
Silver coin.....				14,946 06	11,193 81
Nickels and cents.....				3,074 74	1,848 96
Checks, cash items and internal revenue account.....				20,003 62	450 73
Totals.				\$5,944,155 41	\$5,902,333 36
Liabilities.					
Capital stock paid in.....				\$500,000 00	\$500,000 00
Surplus fund.....				100,000 00	100,000 00
Undivided profits, less current ex- penses, interest and taxes paid				54,124 64	61,476 17
Dividends unpaid.....				549 00	125 00
Commercial deposits subject to check.....				833,748 90	804,824 44
Commercial certificates of deposit				8,406 63	16,427 22
Due to banks and bankers.....				95,975 47	105,667 29
Certified checks.....				2,446 60	4,956 13
Cashier's checks outstanding....				100 00	
Savings deposits.....				2,477,098 03	2,463,574 39
Savings certificates of deposit....				1,871,706 14	1,845,282 72
Notes and bills rediscounted.....					
Bills payable.....					
Totals.				\$5,944,155 41	\$5,902,333 36

* Deceased.

THE MICHIGAN TRUST COMPANY, GRAND RAPIDS.

Organized June 1, 1889.

LEWIS H. WITHEY, *President*; WILLARD BARNHART, *First Vice President*; HENRY IDEMA, *Second Vice President*; F. A. GORHAM, *Third Vice President*; GEORGE HEFFERAN, *Secretary*; CLAUDE HAMILTON, *Assistant Secretary*.

DIRECTORS.—T. Stewart White, Lewis H. Withey, James M. Barnett, Harvey J. Hollister, Willard Barnhart, Samuel B. Jenks, Henry Idema, Darwin D. Cody, F. A. Gorham, Thomas Hefferan, Dudley E. Waters, E. Golden Filer, W. W. Cummer, Wm. Judson, Wm. Alden Smith, J. Boyd Pantlind, Edward Lowe, Thomas Hume, W. W. Mitchell.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Collateral loans: Time.....	\$48,892 04	\$37,270 66	\$37,741 66	\$37,641 66	\$38,575 00
Demand.....	144,767 05	143,666 03	133,011 79	126,112 61	114,100 64
Loans on real estate mortgages:					
In office.....	120,805 30	126,085 00	127,251 82	127,459 16	136,373 68
With State Treasurer.....	103,080 00	103,080 00	103,080 00	116,880 00	116,380 00
Other loans.....					
Bonds: In office.....	111,350 00	115,250 00	173,150 00	243,150 00	84,350 00
With State Treasurer.....					
Stocks.....	30,813 61	26,593 61	25,693 61	25,693 61	24,301 61
Real estate owned.....					
Other investments.....					
Certificates of deposits of other banks.....	66,656 94	66,656 94	65,656 94	71,056 94	106,406 94
Advances to trusts.....	139,573 26	93,146 72	94,065 73	92,950 77	53,105 51
Premiums paid.....					
Safety deposit vaults.....	10,500 00	9,500 00	9,500 00	9,500 00	9,500 00
Furniture and fixtures.....	1 00	1 00	1 00	1 00	1 00
Due from approved reserve agents	307,076 75	358,738 63	403,326 55	573,513 46	538,685 03
Due from other banks and bankers	17,623 05	23,113 90	54,514 73	56,193 24	36,155 72
Cash items.....	12,068 18	2,530 08	2,823 15	8,004 20	1,207 71
Nickels and cents.....	7 31	10 60	7 08	3 12	8 66
Silver coin.....	49 15	157 95	100 50	70 55	227 00
Gold coin.....	320 00	352 50	220 00	220 00	35 00
U. S. and National bank notes..	9,320 00	3,930 00	4,348 00	3,987 00	4,102 00
Totals.....	\$1,122,903 64	\$1,110,084 22	\$1,234,492 56	\$1,492,437 32	\$1,263,515 50
Liabilities.					
Capital stock paid in.....	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Surplus fund.....	200,000 00	200,000 00	200,000 00	200,000 00	200,000 00
Undivided profits (less expenses, interest and taxes paid).....	97,246 21	91,030 77	100,756 65	92,095 83	105,449 73
Dividends unpaid.....					
Trust deposits.....	609,049 09	601,257 29	716,943 01	985,122 44	735,973 92
Debentures.....					
Premiums.....	16,608 34	17,796 16	16,792 90	15,219 05	22,091 85
Other liabilities.....					
Totals.....	\$1,122,903 64	\$1,110,084 22	\$1,234,492 56	\$1,492,437 32	\$1,263,515 50

No. 108.

PEOPLE'S SAVINGS BANK OF GRAND RAPIDS.

Organized December 23, 1890.

THOMAS HEFFERAN, *President*; WM. ALDEN SMITH, SAMUEL M. LEMON, *Vice Presidents*;
EUGENE D. CONGER, *Cashier*; T. WM. HEFFERAN, *Assistant Cashier*.

DIRECTORS.—Thomas Hefferan, Wm. Alden Smith, John Murray, Wm. H. Anderson, Wm. H. Gay,
Reuben Bloomer, Samuel M. Lemon, John W. Blodgett, Alfred D. Rathbone, Eugene D. Conger,
J. Boyd Pantlind, Christian Bertsch, Amos S. Musselman, John T. Byrne, Wm. Logie.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$513,872 30	\$466,200 27	\$476,465 55	\$465,430 15	\$485,730 13
Bonds, mortgages and securities...	1,229,440 48	1,109,039 33	1,154,374 45	1,158,734 46	1,191,177 92
Premiums paid on bonds.....	5,000 00			150 00	602 00
Overdrafts.....	1,140 23	1,252 68	211 42	866 79	140 97
Banking house.....	35,000 00	35,000 00	36,524 99	37,025 05	35,000 00
Furniture and fixtures.....	2,250 00				
Other real estate.....					
Due from other banks and bankers (not reserve cities).....	8,999 75	1,997 15			
Items in transit.....			12,028 76	13,537 73	11,226 40
United States bonds.....					
Due from banks in reserve cities	140,162 32	201,029 20	250,032 94	204,126 84	160,869 07
Exchanges for clearing house....	8,438 62	8,620 16	2,895 79	9,766 24	4,573 83
U. S. and National bank currency	60,266 00	62,552 00	88,670 00	42,122 00	46,279 00
Gold coin.....	42,533 00	40,545 00	4,745 50	41,440 50	42,340 50
Silver coin.....	1,743 70	937 06	2,063 95	866 35	1,422 00
Nickels and cents.....	88 42	181 35	392 15	100 28	231 55
Checks, cash items and internal revenue account.....	600 54	1,600 30	730 97	5,019 55	457 73
Totals.....	\$2,058,544 36	\$2,018,954 49	\$2,029,156 47	\$1,979,194 94	\$1,980,051 10
Liabilities.					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	27,828 41	22,536 96	27,209 86	27,404 78	23,798 62
Dividends unpaid.....			12 50	25 00	
Commercial deposits subject to check.....	235,028 53	238,025 49	249,263 96	219,017 99	235,096 27
Commercial certificates of deposit	1,000 00	1,000 00	1,000 00	1,000 00	1,000 00
Due to banks and bankers.....	10,546 03	17,688 52	8,077 12	3,553 71	3,557 34
Certified checks.....	36 80	518 50	22 50	122 50	129 82
Cashier's checks outstanding.....	6,385 55	3,363 48	755 00	3,825 97	4,475 00
Savings deposits.....	691,787 76	665,969 20	657,059 09	675,356 65	666,511 78
Savings certificates of deposit....	935,936 28	919,852 34	935,756 44	898,888 37	895,482 27
Notes and bills rediscounted....					
Bills payable.....					
Totals.....	\$2,058,544 36	\$2,018,954 49	\$2,029,156 47	\$1,979,194 94	\$1,980,051 10

No. 139.

*THE STATE BANK OF MICHIGAN, GRAND RAPIDS.

Organized June 25, 1892.

†DANIEL MCCOY, *President*; WM. H. JONES, *Vice President*; CASPAR BAARMAN, *Cashier*;
GERALD MCCOY, *Assistant Cashier*.

DIRECTORS.—Wm. J. Stuart, Wm. H. Jones, J. K. Johnston, †Daniel McCoy, Benjamin Wolf,
S. B. Jenks, E. H. Foote, H. B. Herpolsheimer, Benjamin Hanchett, Henry T. Heald, M. S. Keeler.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$1,420,539 88	\$1,272,520 54	\$1,264,973 79		
Bonds, mortgages and securities..	788,888 16	780,918 16	744,806 56		
Premiums paid on bonds.....	2,000 00	1,750 00	1,750 00		
Overdrafts.....	42 82	51 67	686 71		
Banking house.....	25,000 00	25,000 00	25,000 00		
Furniture and fixtures.....	24,946 10	24,500 00	24,500 00		
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....			9,643 65		
Items in transit.....	7,627 89	8,559 52			
United States bonds.....					
Due from banks in reserve cities.	266,175 58	293,233 57	216,607 94		
Exchanges for clearing house.....	26,382 35	22,938 57	27,149 31		
U. S. and national bank currency	91,710 00	81,491 00	99,594 00		
Gold coin.....	93,225 00	43,580 00	40,685 00		
Silver coin.....	11,513 50	13,419 50	13,465 50		
Nickels and cents.....	1,069 63	1,120 18	870 18		
Checks, cash items and internal revenue account.....	3,159 58	1,219 78	6,722 68		
Totals.....	\$2,762,280 49	\$2,540,302 49	\$2,476,155 32		
Liabilities.					
Capital stock paid in.....	\$150,000 00	\$150,000 00	\$150,000 00		
Surplus fund.....	100,000 00	100,000 00	100,000 00		
Undivided profits, less current ex- penses, interest and taxes paid	63,532 41	50,995 99	58,296 76		
Dividends unpaid.....	202 00	96 00	250 00		
Commercial deposits subject to check.....	804,970 36	585,844 48	533,928 20		
Commercial certificates of deposit.	12,761 75	10,763 81	7,970 88		
Due to banks and bankers.....	46,732 55	109,945 33	97,145 39		
Certified checks.....	3,241 00	154 86	4,114 10		
Cashier's checks outstanding.....		1,300 00			
Savings deposits.....	774,861 68	745,854 93	738,270 52		
Savings certificates of deposit.....	805,978 74	785,347 09	786,179 47		
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$2,762,280 49	\$2,540,302 49	\$2,476,155 32		

* Consolidated with Kent County Savings Bank and reorganization of both banks as Kent State Bank, July 1, 1908.

† Deceased.

No. 359.

THE GRANDVILLE STATE BANK, GRANDVILLE.

Organized January 18, 1907.

D. M. JENISON, *President*; A. T. SLAGHT, *Vice President*; F. J. McELWEE, *Cashier*.DIRECTORS.—D. M. Jenison, A. T. Slaght, F. J. McElwee, R. A. Caldwell, H. C. Weatherwax,
Dudley E. Waters, Albert Altoft.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$18,733 40	\$26,525 29	\$27,619 55	\$26,135 24	\$29,923 10
Bonds, mortgages and securities...	11,120 00	11,505 00	12,965 00	13,927 76	14,902 53
Premiums paid.....	35 88	98 39	203 05		
Overdrafts.....					
Banking site.....	1,200 00	1,200 00	1,200 00	1,200 00	1,200 00
Furniture and fixtures.....	600 00	600 00	600 00	600 00	600 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities	6,353 43	1,075 59	2,797 68	1,043 32	1,291 12
Exchanges for clearing house.....	50 85	68 75	259 44	334 04	437 15
U. S. and National bank currency	325 00	1,414 00	1,650 00	1,548 00	1,846 00
Gold coin.....	645 00	865 00	320 00	355 00	370 00
Silver coin.....	426 45	39 25	99 00	220 80	715 00
Nickels and cents.....	12 98	12 77	04	46 19	27 52
Checks, cash items and internal revenue account.....	151 82	171 02	78 16	128 69	64 33
Totals.....	\$39,663 81	\$43,575 06	\$47,791 92	\$45,539 04	\$51,376 75
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....				500 00	500 00
Undivided profits, less current ex- penses, interest and taxes paid	183 29	285 81	622 30	141 12	270 13
Dividends unpaid.....					
Commercial deposits subject to check.....	11,644 16	11,162 77	12,655 23	10,713 03	12,975 02
Commercial certificates of deposit					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding....					
Savings deposits.....	2,296 61	3,404 48	4,920 37	6,147 64	5,922 61
Savings certificates of deposit....	5,539 75	8,722 00	9,594 02	8,037 25	11,708 99
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$39,663 81	\$43,575 06	\$47,791 92	\$45,539 04	\$51,376 75

STATE BANKING DEPARTMENT.

No. 340.

THE GRANT STATE BANK, GRANT.

Organized February 28, 1906.

FRANK W. SQUIER, *President*; P. DRUMMOND, *Vice President*; H. MCKINLEY, *Cashier*;
EMIEL KEMPF, *Assistant Cashier*.DIRECTORS.—Frank W. Squier, P. Drummond, H. McKinley, A. O. White, Cornelius Gerber,
A. McKinley, Emiel Kempf.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$44,314 38	\$43,564 71	\$46,700 97	\$52,626 15	\$59,758 14
Bonds, mortgages and securities..	39,692 50	38,477 50	41,562 00	40,342 00	41,412 00
Premiums paid on bonds.....					
Overdrafts.....	19 73	380 63	177 45	129 36	83 20
Banking house.....	3,598 87	3,598 87	3,598 87	3,598 87	3,598 87
Furniture and fixtures.....	2,486 81	2,486 81	2,486 81	2,486 81	2,486 81
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....		1,700 00		550 00	400 00
United States bonds.....					
Due from banks in reserve cities..	12,252 78	22,589 13	16,857 00	23,199 23	11,962 55
Exchanges for clearing house.....					
U. S. and National bank currency	4,948 00	3,990 00	4,844 00	2,992 00	4,161 00
Gold coin.....	1,475 00	1,902 50	2,227 50	2,332 50	2,742 50
Silver coin.....	1,249 05	1,241 25	872 00	1,139 30	662 70
Nickels and cents.....	71 92	85 80	64 04	158 26	106 47
Checks, cash items and internal revenue account.....	37 35	96 46	261 87	216 38	637 76
Totals.....	\$110,146 39	\$120,113 66	\$119,652 51	\$129,770 86	\$128,002 00
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	500 00	500 00	500 00	500 00	500 00
Undivided profits, less current ex- penses, interest and taxes paid	2,018 20	2,285 69	3,443 62	2,739 28	2,733 71
Dividends unpaid.....					
Commercial deposits subject to check.....	21,326 68	30,833 44	26,178 27	24,311 38	22,208 50
Commercial certificates of deposit.	8,310 19	5,631 27	1,293 75	1,268 75	1,208 75
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	7,806 72	9,807 69	11,143 42	10,688 32	11,085 11
Savings certificates of deposit.....	50,184 60	51,055 57	57,093 45	70,263 13	70,265 93
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$110,146 39	\$120,113 66	\$119,652 51	\$129,770 86	\$128,002 00

No. 27.

THE FARMERS' BANK OF GRASS LAKE, GRASS LAKE.

Organized April 24, 1883.

E. J. FOSTER, *President*; M. W. DWELLE, *Vice President*; E. L. COOPER, *Cashier*;
F. G. MELLENCAMP, *Assistant Cashier*; E. W. CRAFTS, *Secretary*.

DIRECTORS.—E. J. Foster, M. W. Dwelle, E. W. Crafts, E. W. Hobart, E. A. Croman, Orville Gorton,
Harry Knight, E. L. Cooper, A. W. Dwelle.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$65,895 17	\$59,915 64	\$61,228 98	\$61,818 65	\$63,159 38
Bonds, mortgages and securities...	147,330 00	142,556 00	136,676 00	142,184 00	146,389 00
Premiums paid on bonds.....					
Overdrafts.....	992 96	555 73	1,050 93	390 17	463 62
Banking house.....	3,300 00	3,300 00	3,300 00	3,300 00	3,300 00
Furniture and fixtures.....					
Other real estate.....	600 00	600 00	600 00	600 00	600 00
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities...	24,855 65	35,581 12	39,894 44	48,265 51	26,673 38
Exchanges for clearing house.....					
U. S. and National Bank currency	8,418 00	12,097 00	12,199 00	9,507 00	15,887 00
Gold coin.....	6,230 00	980 00	3,110 00	4,370 00	105 00
Silver coin.....	1,380 36	1,237 15	735 15	1,235 45	1,074 65
Nickels and cents.....	634 18	152 89	220 76	266 54	201 07
Checks, cash items and internal revenue account.....	96 95	41 75	545 54	107 58	139 16
Totals.....	\$259,733 26	\$257,017 28	\$259,560 80	\$272,044 90	\$257,992 26
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	13,000 00	13,000 00	13,000 00	13,000 00	13,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	2,094 22	2,239 50	3,747 50	2,597 67	2,855 38
Dividends unpaid.....		15 00		340 00	
Commercial deposits subject to check.....	38,021 35	42,981 98	39,809 01	60,791 69	42,423 77
Commercial certificates of deposit					
Due to banks and bankers.....					
Certified checks.....			4,000 00		
Cashier's checks outstanding...					
Savings deposits.....	18,530 25	18,242 91	17,930 33	19,306 77	19,351 00
Savings certificates of deposit....	163,087 44	155,537 89	156,073 96	151,008 77	155,362 11
Notes and bills rediscounted...					
Bills payable.....					
Totals.....	\$259,733 26	\$257,017 28	\$259,560 80	\$272,044 90	\$257,992 26

No. 263.

COMMERCIAL STATE SAVINGS BANK, GREENVILLE.

Organized August 27, 1902.

F. E. RANNEY, *President*; D. K. BLACK, CHARLES M. MILLER, *Vice Presidents*;
C. V. COATS, *Cashier*.DIRECTORS.—F. E. Ranney, D. K. Black, E. A. Kemp, Chas. M. Miller, R. F. Sprague, C. H. Wells,
C. A. Miller.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$114,500 72	\$110,154 89	\$128,130 60	\$118,962 31	\$120,322 33
Bonds, mortgages and securities..	71,705 92	77,460 92	81,866 93	101,404 87	117,255 80
Premiums paid on bonds.....					
Overdrafts.....	548 39	1,401 09	560 43	243 67	1,128 52
Banking house.....					
Furniture and fixtures.....	3,293 49	3,077 49	3,080 81	3,309 71	3,331 05
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....	11,932 28	18,391 09	17,986 55	37 38	9,159 93
United States bonds.....					
Due from banks in reserve cities.	31,522 99	25,821 40	40,982 26	64,766 85	34,439 82
Exchanges for clearing house.....					
U. S. and national bank currency.	11,257 00	6,817 00	7,450 00	10,687 00	8,350 00
Gold coin.....	10,035 00	9,770 00	11,325 00	12,175 00	11,480 00
Silver coin.....	2,030 00	2,100 00	1,700 00	1,500 00	1,100 00
Nickels and cents.....	169 60	123 96	224 84	195 49	134 53
Checks, cash items and internal revenue account.....	1,161 56	1,584 07	663 11	1,035 84	1,696 74
Totals.....	\$258,156 95	\$256,701 91	\$293,970 53	\$314,318 12	\$308,398 72
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	3,000 00	4,000 00	4,000 00	4,000 00	4,000 00
Undivided profits, less current ex- penses, interest and taxes paid	3,891 18	1,401 52	2,691 77	2,912 77	3,069 65
Dividends unpaid.....		60 00			
Commercial deposits subject to check.....	72,127 52	78,307 68	96,753 58	106,601 11	105,572 21
Commercial certificates of deposit.					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....					
Savings certificates of deposit.....	152,923 64	147,787 09	165,138 52	175,257 58	169,990 20
Tax reserve accounts.....	1,214 61	145 82	386 66	546 66	766 66
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$258,156 95	\$256,701 91	\$293,970 53	\$314,318 12	\$308,398 72

STATE BANKS OF MICHIGAN.

159

No. 188.

GREENVILLE STATE BANK, GREENVILLE.

Organized April 21, 1896.

W. D. JOHNSON, *President*; F. S. GIBSON, *Vice President*; W. H. BROWNE, *Cashier*.

DIRECTORS.—W. D. Johnson, F. S. Gibson, C. W. Johnson, E. Rutan, W. H. Browne.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$205,187 43	\$192,317 85	\$196,165 33	\$190,035 24	\$199,383 83
Bonds, mortgages and securities...	129,629 94	130,977 94	123,846 94	146,018 94	155,357 00
Premiums paid on bonds.....					
Overdrafts.....	424 12	64 31	306 35	686 00	1,399 45
Banking house.....					
Furniture and fixtures.....					
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	19,115 05	18,611 95	25,310 82	1,872 45	16,403 95
United States bonds.....					
Due from banks in reserve cities...	53,929 15	65,483 76	77,868 13	124,160 47	116,769 00
Exchanges for clearing house....	325 60	235 50			
U. S. and National Bank currency	10,596 00	14,290 00	20,525 00	22,890 00	12,680 00
Gold coin.....	9,505 00	8,810 00	9,275 00	9,710 00	10,520 00
Silver coin.....	1,465 00	1,436 00	1,429 25	2,138 85	1,608 25
Nickels and cents.....	214 32	367 24	624 27	564 17	678 34
Checks, cash items and internal revenue account.....	2,487 90	350 75	354 36	346 30	321 07
Totals.....	\$432,878 51	\$432,945 30	\$467,705 45	\$488,423 12	\$515,150 89
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	15,883 56	10,275 21	13,151 83	14,546 34	15,531 81
Dividends unpaid.....					
Commercial deposits subject to check.....	93,009 25	107,363 28	114,894 54	99,260 52	102,898 94
Commercial certificates of deposit					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding....					
Savings deposits.....					
Savings certificates of deposit....	273,985 70	265,306 81	289,659 08	324,616 26	346,720 14
Notes and bills rediscounted....					
Bills payable.....					
Totals.....	\$432,878 51	\$432,945 30	\$467,705 45	\$488,423 12	\$515,150 89

STATE BANKING DEPARTMENT.

No. 95.

*THE SUPERIOR SAVINGS BANK, HANCOCK.

Organized April 17, 1890.

C. A. WRIGHT, *President*; JACOB BAER, *Vice President*; M. C. GETCHELL, *Cashier*;
J. C. JEFFERY, *Assistant Cashier*.

DIRECTORS.—Jacob Baer, C. A. Wright, M. C. Getchell, A. R. Gray, H. L. Baer.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$582,256 82	\$549,681 07			
Bonds, mortgages and securities...	276,403 24	278,518 24			
Premiums paid on bonds.....					
Overdrafts.....	316 16	120 91			
Banking house.....					
Furniture and fixtures.....	2,181 80	2,951 80			
Other real estate.....	1,961 20	1,961 20			
Due from other banks and bankers (not reserve cities).....	32,487 40	8,944 94			
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities...	30,491 85	112,742 40			
Exchanges for clearing house.....					
U. S. and National Bank currency	96,689 00	80,369 00			
Gold coin.....	39,915 00	33,365 00			
Silver coin.....	4,655 00	5,911 90			
Nickels and cents.....	317 16	295 41			
Checks, cash items and internal revenue account.....	1,624 61	1,573 95			
Totals.....	\$1,075,299 24	\$1,076,435 82			
Liabilities.					
Capital stock paid in.....	\$100,000 00	\$100,000 00			
Surplus fund.....	50,000 00	50,000 00			
Undivided profits, less current ex- penses, interest and taxes paid..	26,724 82	22,061 67			
Dividends unpaid.....					
Commercial deposits subject to check.....	228,097 59	289,788 45			
Commercial certificates of deposit					
Due to banks and bankers.....	16,615 46	7,883 32			
Certified checks.....	200 00	200 00			
Cashier's checks outstanding....					
Savings deposits.....	556,322 47	512,958 23			
Savings certificates of deposit....	97,338 90	93,544 15			
Notes and bills rediscounted....					
Bills payable.....					
Totals.....	\$1,075,299 24	\$1,076,435 82			

* Reorganized as The Superior National Bank of Hancock, April 1, 1908.

THE SUPERIOR TRUST COMPANY, HANCOCK.

Organized July 21, 1902.

C. A. WRIGHT, *President*; JACOB BAER, *Vice President*; M. C. GETCHELL, *Secretary and Treasurer*.

DIRECTORS.—C. A. Wright, Albert R. Gray, George Ruppe, James Chynoweth, Jacob Baer, Charles Briggs, Edgar H. Towar, Allen F. Rees, Lessing Karger, John D. Cuddihy, Harry F. Fay, William E. Parnall, Ferdinand Wieber, James Mercer, Thomas Whittle, Henry L. Baer, Swaby L. Lawton, Louis H. Richardson.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Collateral loans. Time		\$98,618 00	\$108,675 72	\$105,158 97	\$103,002 72
Demand.....					
Loans on real estate mortgages:					
In office.....	\$2,250 00		25,102 80	30,802 80	36,252 80
With State Treasurer.....	75,418 64	77,793 64	75,393 64	78,143 64	77,643 64
Other loans.....					
Bonds: In office.....					
With State Treasurer.....					
Stocks.....	117,555 14	12,955 14			
Real estate owned.....					
Other investments.....					
Advances to trusts.....					
Premiums paid.....					
Safety Deposit vaults.....					
Furniture and fixtures.....	342 73	342 73		342 73	342 73
Due from approved reserve agents					
Due from other banks and bankers	4,742 38	10,565 51	18,583 78	18,905 78	17,187 70
Cash items.....					
Nickels and cents.....					
Silver coin.....					
Gold coin.....					
U. S. and National bank notes..					
Totals.....	\$200,308 89	\$200,275 02	\$227,755 94	\$233,353 92	\$234,429 59
Liabilities					
Capital stock paid in.....	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund.....	30,000 00	30,000 00	30,000 00	50,000 00	50,000 00
Undivided profits (less expenses, interest and taxes paid).....	13,846 89	18,377 02	46,241 94	30,927 92	32,907 59
Dividends unpaid.....	162 00	598 00	214 00	1,126 00	222 00
Trust deposits.....	6,300 00	1,300 00	1,300 00	1,300 00	1,300 00
Debentures.....					
Other liabilities.....					
Totals.....	\$200,308 89	\$200,275 02	\$227,755 94	\$233,353 92	\$234,429 59

STATE BANKING DEPARTMENT.

No. 254.

HURON COUNTY SAVINGS BANK, HARBOR BEACH.

Organized January 15, 1902.

MATTHEW D. WAGNER, *President*; JOHN L. BRENNAN, *Vice President*; HENRY BINKLE, *Cashier*.

DIRECTORS.—Matthew D. Wagner, Henry Binkle, Albert E. Sleeper, John A. Templeton, John L. Brennan, Burton F. Browne.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$121,122 20	\$123,528 45	\$120,169 45	\$112,154 52	\$115,747 30
Bonds, mortgages and securities..	103,962 01	99,642 01	106,490 01	109,215 01	110,721 01
Premiums paid on bonds.....					
Overdrafts.....	639 43	620 96	103 20	106 21	151 95
Banking house.....	4,500 00	4,500 00	4,500 00	4,500 00	4,500 00
Furniture and fixtures.....	2,000 00	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....	4,608 42	1,686 49	1,661 94	2,876 46	2,153 00
United States bonds.....					
Due from banks in reserve cities..	22,411 39	23,530 67	29,748 28	45,062 50	22,674 15
Exchanges for clearing house.....	1,046 10	120 37	237 22	193 00	263 74
U. S. and National bank currency	18,731 00	13,186 00	9,109 00	10,394 00	12,429 00
Gold coin.....	2,000 00	2,000 00	2,000 00	2,000 00	2,000 00
Silver coin.....	303 75	305 80	254 80	320 25	188 40
Nickels and cents.....	44 08	20 77	74 39	97 40	44 74
Checks, cash items and internal revenue account.....					
Totals.....	\$281,368 38	\$271,141 52	\$276,348 29	\$288,919 35	\$272,873 29
Liabilities.					
Capital stock paid in.....	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00
Surplus fund.....	6,000 00	6,000 00	6,000 00	6,000 00	6,000 00
Undivided profits, less current ex- penses, interest and taxes paid	12,409 94	2,026 64	3,697 08	2,619 70	3,023 52
Dividends unpaid.....					
Commercial deposits subject to check.....	44,742 96	43,971 71	46,816 20	62,762 83	42,327 64
Commercial certificates of deposit.					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	78,352 59	79,569 38	84,760 45	79,329 66	79,387 37
Savings certificates of deposit.....	109,842 89	109,573 79	105,074 56	108,207 16	112,134 76
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$281,368 38	\$271,141 52	\$276,348 29	\$288,919 35	\$272,873 29

No. 326.

THE EMMET COUNTY STATE BANK, HARBOR SPRINGS.

Organized November 1, 1905.

W. J. CLARKE, *President*; J. T. CLARKE, *Vice President and Cashier*.

DIRECTORS.—W. J. Clarke, R. F. Lemon, M. J. Erwin, E. G. Carey, J. T. Clarke.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$106,439 52	\$98,711 40	\$87,386 68	\$90,641 86	\$98,914 40
Bonds, mortgages and securities..	29,117 43	29,067 43	30,772 48	42,248 64	43,642 14
Premiums paid on bonds.....					
Overdrafts.....	210 24	202 07	986 24	1,389 87	822 05
Banking house.....					
Furniture and fixtures.....	3,296 69	3,296 69	3,296 69	3,296 69	3,296 69
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities.	65,309 54	57,704 40	40,332 60	53,176 78	103,507 50
Exchanges for clearing house.....					
U. S. and national bank currency.	12,128 00	8,734 00	9,969 00	12,404 00	6,993 00
Gold coin.....	90 00	1,100 00	1,745 00	2,170 00	2,640 00
Silver coin.....	2,117 95	1,999 25	3,310 85	2,998 45	2,000 95
Nickels and cents.....	545 23	333 13	363 79	292 85	227 81
Checks, cash items and internal revenue account.....	1,420 84	93 95	389 66	289 61	375 94
Totals.....	\$220,675 44	\$201,242 41	\$178,552 99	\$208,908 75	\$262,420 48
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	4,000 00	5,000 00	5,000 00	5,000 00	5,000 00
Undivided profits, less current ex- penses, interest and taxes paid	6,317 99	5,382 36	2,743 47	4,753 42	5,662 68
Dividends unpaid.....					
Commercial deposits subject to check.....	118,367 01	102,515 03	80,984 07	108,929 04	125,281 16
Commercial certificates of deposit.	106 00	106 00	6 00	6 00	6 00
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	14,752 83	14,769 28	14,432 31	14,492 66	17,410 78
Savings certificates of deposit.....	52,131 61	48,489 74	50,387 14	50,727 63	84,059 86
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$220,675 44	\$201,242 41	\$178,552 99	\$208,908 75	\$262,420 48

STATE BANKING DEPARTMENT.

No. 355.

THE STATE SAVINGS BANK OF HARRISON.

Organized December 8, 1906.

L. SAVIERS, *President*; W. HENRY WILSON, F. WEATHERHEAD, *Vice Presidents*; CHAS. CAVE, *Cashier*.

DIRECTORS.—L. Saviers, W. Henry Wilson, F. Weatherhead, A. S. McIntyre, Elmer J. Hughes, Ellis G. Hughes, John B. Joos, Oliver N. King, Nathaniel White.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$20,001 38	\$17,256 35	\$20,689 22	\$21,292 02	\$22,041 22
Bonds, mortgages and securities..	21,811 93	23,679 80	24,541 93	22,716 93	23,946 93
Premiums paid on bonds.....					
Overdrafts.....	150 39	206 66	573 32	663 13	322 00
Banking house.....	4,000 00	4,000 00	4,250 00	4,250 00	4,250 00
Furniture and fixtures.....	1,661 06	1,661 06	1,500 00	1,550 00	1,600 00
Expenses and interest paid.....		36 52			
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....		12 91			
United States bonds.....					
Due from banks in reserve cities..	7,490 89	3,821 70	9,474 81	2,003 96	3,132 23
Exchanges for clearing house.....					
U. S. and National bank currency	4,537 00	2,863 00	2,361 00	2,127 00	1,616 00
Gold coin.....	405 00	435 00	485 00	555 00	570 00
Silver coin.....	886 15	770 80	520 40	557 35	381 45
Nickels and cents.....	46 91	56 40	64 56	39 76	15 46
Checks, cash items and internal revenue account.....	103 12	502 71	600 46	36 24	141 50
Totals.....	\$61,093 83	\$55,302 91	\$65,060 70	\$55,791 39	\$58,016 79
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....		200 00	200 00	200 00	200 00
Undivided profits, less current ex- penses, interest and taxes paid	1,074 69		568 75	1,218 11	1,512 62
Dividends unpaid.....		455 00	245 00		
Commercial deposits subject to check.....	13,590 26	11,748 53	21,722 63	13,329 32	14,621 21
Commercial certificates of deposit.					
Due to banks and bankers.....		1,017 49		812 89	
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	11,818 76	11,484 07	11,660 77	10,690 94	12,442 68
Savings certificates of deposit.....	14,610 12	10,397 82	10,663 55	9,540 13	9,240 28
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$61,093 83	\$55,302 91	\$65,060 70	\$55,791 39	\$58,016 79

No. 369.

ALCONA COUNTY SAVINGS BANK, HARRISVILLE.

Organized March 31, 1907.

JOHN MACGREGOR, *President*; D. W. MITCHELL, *Vice President*; B. E. STORMS, *Cashier*.

DIRECTORS.—John Macgregor, D. W. Mitchell, C. M. Lund, W. L. Chapelle, S. B. Kahn, W. A. Prince, D. D. Hanover.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$32,277 97	\$33,400 80	\$37,174 91	\$43,938 70	\$43,615 26
Bonds, mortgages and securities...	43,586 36	44,179 44	49,052 80	49,724 30	52,004 30
Premiums paid on bonds.....					
Overdrafts.....	747 79	646 34	357 51	531 29	1,219 77
Banking house.....	1,500 00	1,500 00	1,500 00	1,500 00	1,500 00
Furniture and fixtures.....	1,200 00	1,200 00	1,200 00	1,200 00	1,200 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	33 60	42 65	20 00	21 00	
United States bonds.....					
Due from banks in reserve cities...	15,209 94	10,297 85	6,643 88	4,794 75	9,542 71
Exchanges for clearing house.....					
U. S. and National Bank currency	6,651 00	3,426 00	2,513 00	2,884 00	980 00
Gold coin.....	212 50	502 50	1,777 50	1,930 00	2,015 00
Silver coin.....	355 20	687 05	650 10	600 40	878 45
Nickels and cents.....	23 61	72 93	84 66	95 53	117 28
Checks, cash items and internal revenue account.....	764 85	649 67	3,630 50	764 82	937 70
Totals.....	\$102,562 82	\$96,605 23	\$104,624 86	\$107,984 79	\$113,990 47
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....				3,000 00	3,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	1,540 19	1,943 17	3,734 90	135 53	281 64
Dividends unpaid.....					
Commercial deposits subject to check.....	41,222 70	34,582 33	36,166 17	34,955 49	36,030 10
Commercial certificates of deposit	7,055 46	6,986 36	5,917 00	5,891 60	6,419 25
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding....					
Savings deposits.....	27,744 47	28,093 37	33,806 79	39,002 17	39,259 48
Savings certificates of deposit....					
Notes and bills rediscounted....					
Bills payable.....					4,000 00
Totals.....	\$102,562 82	\$96,605 23	\$104,624 86	\$107,984 79	\$113,990 47

STATE BANKING DEPARTMENT.

No. 50.

OCEANA COUNTY SAVINGS BANK, HART.

Organized October 31, 1887.

GEO. R. BATES, *President*; GARDNER T. SANDS, *Vice President*; D. J. MATHEWS, *Cashier*;
W. E. ROLLINS, *Assistant Cashier*.

DIRECTORS.—George R. Bates, L. N. Keating, G. T. Sands, W. E. Snyder, J. N. Cotton, J. B. Conger,
H. S. Newton.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$96,974 40	\$87,088 43	\$99,419 40	\$111,247 51	\$114,882 02
Bonds, mortgages and securities..	93,343 70	90,099 70	96,399 70	97,869 70	102,544 70
Premiums paid on bonds.....					
Overdrafts.....	147 13	136 92	423 33	475 61	357 02
Banking house.....	4,018 43	4,587 00	4,587 00	4,587 00	4,587 00
Furniture and fixtures.....	820 00	842 23	842 23	842 23	842 23
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....	1,445 43				
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	19,726 98	47,304 57	53,136 17	38,662 35	41,548 70
Exchanges for clearing house.....					
U. S. and National bank currency	16,187 00	9,675 00	10,727 00	6,950 00	7,260 00
Gold coin.....	5,325 00	4,585 00	5,675 00	5,795 00	5,920 00
Silver coin.....	2,748 00	2,734 96	1,682 15	1,260 35	2,301 30
Nickels and cents.....	96 29	129 50	113 76	144 67	205 38
Checks, cash items and internal revenue account.....	551 71	217 09	1,200 50	997 47	657 35
Totals.....	\$241,384 07	\$247,400 40	\$274,176 24	\$268,831 89	\$281,105 70
Liabilities.					
Capital stock paid in.....	\$40,000 00	\$40,000 00	\$40,000 00	\$40,000 00	\$40,000 00
Surplus fund.....	8,000 00	8,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current ex- penses, interest and taxes paid	7,185 63	357 38	2,157 74	1,686 73	2,624 81
Dividends unpaid.....					
Commercial deposits subject to check.....	35,992 80	42,632 84	36,605 50	34,762 03	42,486 19
Commercial certificates of deposit.					
Due to banks and bankers.....		1,057 59	865 30	483 95	276 52
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	107,469 98	111,791 39	128,041 89	128,681 09	128,089 27
Savings certificates of deposit.....	42,735 86	43,561 20	56,505 81	53,218 09	57,628 91
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$241,384 07	\$247,400 40	\$274,176 24	\$268,831 89	\$281,105 70

No. 11.

THE HASTINGS CITY BANK, HASTINGS.

Organized October 26, 1886.

CHESTER MESSER, *President*; R. B. MESSER, *Vice President*; A. A. ANDERSON, *Cashier*.

DIRECTORS.—Chester Messer, D. S. Goodyear, Luke Waters, R. B. Messer, M. L. Cook, R. T. French, A. A. Anderson.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$283,184 31	\$287,737 02	\$277,710 18	\$273,385 00	\$284,834 01
Bonds, mortgages and securities...	127,024 71	124,045 09	126,065 09	125,885 09	125,385 09
Premiums paid on bonds.....					
Overdrafts.....	5,110 41	4,165 76	3,421 20	4,256 97	3,895 14
Banking house.....	13,000 00	13,000 00	13,000 00	13,000 00	13,000 00
Furniture and fixtures.....	2,000 00	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....		666 43	374 60	98 91	45 26
United States bonds.....					
Due from banks in reserve cities	58,392 66	62,296 72	55,532 00	48,208 82	35,049 78
Exchanges for clearing house....					
U. S. and National bank currency	11,395 00	8,625 00	7,995 00	8,216 00	7,630 00
Gold coin.....	9,325 00	14,435 00	11,775 00	12,590 00	13,345 00
Silver coin.....	1,700 00	1,200 00	1,500 00	1,200 00	1,200 00
Nicksels and cents.....	76 40	211 27	104 89	200 13	152 17
Checks, cash items and internal revenue account.....	400 98	616 44	1,737 93	2,069 12	2,280 30
Totals.....	\$511,609 47	\$519,000 73	\$501,235 89	\$491,110 64	\$488,816 75
Liabilities.					
Capital stock paid in.....	\$75,000 00	\$75,000 00	\$75,000 00	\$75,000 00	\$75,000 00
Surplus fund.....	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits, less current ex- penses, interest and taxes paid	12,960 20	13,646 60	14,603 18	14,908 20	16,425 34
Dividends unpaid.....	72 00	72 00		148 00	
Commercial deposits subject to check.....	119,269 90	118,133 19	119,151 28	108,214 53	108,143 70
Commercial certificates of deposit					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding....					
Savings deposits.....	232,544 30	237,019 68	223,679 18	220,263 91	217,568 22
Savings certificates of deposit....	46,763 07	50,129 26	43,802 25	47,576 00	46,679 49
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$511,609 47	\$519,000 73	\$501,235 89	\$491,110 64	\$488,816 75

No. 361.

THE MONTMORENCY COUNTY SAVINGS BANK, HILLMAN.

Organized December 16, 1906.

ROBERT REA, *President*; WILLIAM N. HUNT, *Vice President*; LOUIS DAVIDSON, *Treasurer*;
JAS. W. FARRIER, *Assistant Treasurer*, W. A. PRINCE, GEO. B. HOLMES, *Auditors*.

DIRECTORS.—Robert Rea, Louis Davidson, Geo. B. Holmes, Charles H. Godfrey, Wm. N. Hunt,
Will A. Prince.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$34,587 42	\$31,025 98	\$31,650 58	\$20,064 57	\$23,304 45
Bonds, mortgages and securities...	9,987 00	9,962 00	13,052 34	14,949 84	17,244 84
Village orders.....					200 00
Premiums paid on bonds.....					
Overdrafts.....		211 51	68 88	22 63	98 68
Banking house.....	1,346 72	1,346 72	1,346 72	1,346 72	1,346 72
Furniture and fixtures.....	1,284 75	1,284 75	1,284 75	1,284 75	1,284 75
Other real estate Due from other banks and bankers (not reserve cities).....					
Items in transit.....	525 31		579 63	55 68	420 91
United States bonds.....					
Due from banks in reserve cities	4,412 70	4,854 01	8,758 48	5,570 15	1,820 00
Exchanges for clearing house.....					
U. S. and National bank currency	1,405 00	2,733 00	3,360 00	2,483 00	910 00
Gold coin.....		85 00	105 00	165 00	205 00
Silver coin.....	185 95	332 00	159 00	496 90	405 50
Nickels and cents.....	27	08	35	1 87	5 77
Checks, cash items and internal revenue account.....	58 38	31 89	11 01	103 00	36 97
Totals.....	\$53,793 50	\$51,866 94	\$60,376 74	\$46,544 11	\$47,284 19
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	600 00	865 72	865 72	1,245 67	1,245 67
Undivided profits, less current ex- penses, interest and taxes paid	810 34	188 28	894 01	63 47	585 44
Dividends unpaid.....	9 00	9 00	9 00	129 00	
Commercial deposits subject to check.....	19,815 36	20,430 21	28,305 63	16,567 58	18,241 19
Commercial certificates of deposit	508 21	158 80	152 53	498 82	362 02
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding....					9 00
Savings deposits.....	7,507 97	8,495 93	8,888 10	7,494 57	5,948 82
Savings certificates of deposit....	1,842 62	1,719 00	1,261 75	545 00	942 05
Notes and bills rediscounted.....	2,700 00				
Bills payable.....					
Totals.....	\$53,793 50	\$51,866 94	\$60,376 74	\$46,544 11	\$47,284 19

No. 260.

FIRST STATE SAVINGS BANK OF HILLSDALE, HILLSDALE.

Organized February 18, 1902.

F. A. ROETHLISBERGER, *President*; C. M. BARRE, *Vice President*; WM. A. WAGNER, *Cashier*;
C. C. TYLER, *Assistant Cashier*.DIRECTORS.—F. A. Roethlisberger, C. M. Barre, Edward Frensdorf, Wm. N. Benge, Guy M. Chester,
F. H. Stone, M. S. Segur.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$203,271 82	\$213,785 77	\$226,368 60	\$220,920 86	\$214,068 44
Bonds, mortgages and securities...	60,648 65	63,193 65	63,018 65	61,298 65	64,543 25
Premiums paid on bonds.....					
Overdrafts.....	141 73	78 63	54 14	34 90	79 82
Banking house.....	5,356 00	5,356 00	5,356 00	5,356 00	5,356 00
Furniture and fixtures.....	2,995 00	2,995 00	2,995 00	2,995 00	2,995 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities	27,644 86	31,145 22	116,252 16	27,188 85	28,314 20
Exchanges for clearing house....					
U. S. and National bank currency	12,586 00	12,454 00	13,832 00	15,522 00	9,153 00
Gold coin.....	7,535 00	8,285 00	8,245 00	8,090 00	8,040 00
Silver coin.....	3,286 85	4,136 65	3,353 75	3,727 70	2,564 15
Nickels and cents.....	192 79	329 42	378 95	294 09	254 35
Checks, cash items and internal revenue account.....	2,028 61	1,754 08	1,598 96	550 87	388 29
Totals.....	\$325,687 31	\$343,513 39	\$441,453 30	\$345,978 92	\$335,756 50
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	14,000 00	18,000 00	18,000 00	18,000 00	18,000 00
Undivided profits, less current ex- penses, interest and taxes paid	9,732 28	4,408 84	7,293 97	7,923 01	9,009 17
Dividends unpaid.....		174 00			
Commercial deposits subject to check.....	44,197 26	79,099 00	157,215 08	49,284 64	50,752 54
Commercial certificates of deposit					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding....					
Savings deposits.....	25,116 12	26,041 92	24,722 56	27,456 03	26,703 57
Savings certificates of deposit....	182,641 65	165,789 63	184,221 69	193,315 24	181,291 22
Notes and bills rediscounted....					
Bills payable.....					
Totals.....	\$325,687 31	\$343,513 39	\$441,453 30	\$345,978 92	\$335,756 50

STATE BANKING DEPARTMENT.

No. 78.

HILLSDALE SAVINGS BANK, HILLSDALE.

Organized July 30, 1884.

CHAUNCEY F. COOK, *President*; HENRY S. WALWORTH, *Vice President*; LUCIEN D. WALWORTH, *Cashier*; FRANK L. PIERCE, *Assistant Cashier*.

DIRECTORS.—Chauncey F. Cook, J. T. Crume, John F. King, Henry S. Walworth, Lucien D. Walworth.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$383,703 48	\$382,276 10	\$417,414 28	\$407,571 50	\$387,591 65
Bonds, mortgages and securities...	121,746 38	119,021 91	134,759 18	138,245 05	135,470 05
Premiums paid on bonds.....					
Overdrafts.....	222 17	281 53	382 55	1,685 26	530 77
Banking house.....	5,500 00	5,500 00	5,500 00	5,500 00	5,500 00
Furniture and fixtures.....	2,000 00	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....	14,928 15				
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities	45,586 49	78,532 43	56,985 11	41,806 64	63,131 24
Exchanges for clearing house....					
U. S. and National bank currency	15,834 00	16,933 00	20,139 00	18,829 00	16,672 00
Gold coin.....	9,680 00	11,870 00	13,285 00	14,705 00	14,210 00
Silver coin.....	1,492 35	1,964 60	957 45	1,770 50	1,393 00
Nickels and cents.....	276 47	311 21	346 82	284 34	245 30
Checks, cash items and internal revenue account.....	8,360 98	2,272 95	1,357 62	673 09	481 79
Totals.....	\$604,330 47	\$620,963 73	\$653,136 96	\$633,070 38	\$627,225 80
Liabilities.					
Capital stock paid in.....	\$60,000 00	\$60,000 00	\$60,000 00	\$60,000 00	\$60,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits, less current ex- penses, interest and taxes paid	17,250 56	10,323 81	15,805 58	11,092 76	14,050 67
Dividends unpaid.....	80 00				
Commercial deposits subject to check.....	79,761 65	90,071 61	87,112 56	71,931 89	65,715 25
Commercial certificates of deposit					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding....					
Savings deposits.....	112,496 44	113,143 35	120,153 49	120,536 50	122,529 99
Savings certificates of deposit....	314,739 82	327,424 96	350,065 33	349,509 23	344,929 89
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$604,330 47	\$620,963 73	\$653,136 96	\$633,070 38	\$627,225 80

No. 56.

THE FIRST STATE BANK OF HOLLAND, HOLLAND.

Organized December 16, 1889.

GERRIT J. DIEKEMA, *President*; JOHN W. BEARDSLEE, *Vice President*; G. W. MOKMA, *Cashier*;
H. J. LUIDENS, *Assistant Cashier*.

DIRECTORS.—J. W. Beardslee, G. J. Kollen, G. W. Mokma, G. J. Diekema, I. Marsilje, H. Kremers,
J. W. Bosman, J. W. Garvelink, W. J. Garrod.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$589,304 58	\$524,517 73	\$516,491 72	\$494,409 20	\$506,126 45
Bonds, mortgages and securities..	386,709 54	380,532 13	380,289 59	386,776 59	388,757 07
Premiums paid on bonds.....					
Overdrafts.....	2,858 28	2,158 13	1,107 24	3,810 40	1,577 75
Banking house.....	27,275 00	27,275 00	27,275 00	25,000 00	25,000 00
Furniture and fixtures.....	4,930 00	4,930 00	4,930 00	4,930 00	4,930 00
Other real estate.....	1,623 38	1,623 38	1,623 38	3,898 38	3,898 38
Due from other banks and bank- ers (not reserve cities).....	8,698 23	7,715 33	8,989 64	7,971 75	4,821 52
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	89,666 73	101,468 59	89,355 08	133,765 84	139,755 13
Exchanges for clearing house....		890 23			2,317 26
U. S. and National bank currency	34,831 00	44,112 00	37,787 00	43,755 00	44,031 00
Gold coin.....	33,287 25	36,060 00	37,815 00	40,360 00	40,687 50
Silver coin.....	2,193 45	2,930 55	4,054 95	3,598 85	2,269 05
Nickels and cents.....	310 59	687 31	721 05	524 68	178 10
Checks, cash items and internal revenue account.....	328 60	234 22	415 93	97 98	570 80
Totals.....	\$1,182,016 63	\$1,135,134 60	\$1,110,365 58	\$1,148,888 67	\$1,164,920 01
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	30,000 00	30,000 00	30,000 00	35,000 00	35,000 00
Undivided profits, less current ex- penses, interest and taxes paid	11,940 33	4,556 13	10,529 65	2,388 14	7,006 98
Dividends unpaid.....					
Commercial deposits subject to check.....	147,230 27	151,871 34	142,027 60	177,833 98	154,817 97
Commercial certificates of deposit					
Due to banks and bankers.....					
Certified checks.....		700 00			
Cashier's checks outstanding....					
Savings deposits.....	629,344 18	608,889 39	586,105 77	594,226 41	614,054 02
Savings certificates of deposit. ...	313,501 85	289,117 74	291,662 56	289,440 14	304,041 04
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$1,182,016 63	\$1,135,134 60	\$1,110,365 58	\$1,148,888 67	\$1,164,920 01

No. 91.

THE HOLLAND CITY STATE BANK, HOLLAND.

Organized January 30, 1890.

D. B. K. VAN RAALTE, *President*; W. H. BEACH, *Vice President*; C. VER SCHURE, *Cashier*;
OTTO P. KRAMER, *Assistant Cashier*.

DIRECTORS.—C. Ver Schure, M. Van Putten, W. H. Beach, P. H. McBride, D. B. K. Van Raalte,
Otto P. Kramer, Jacob G. Van Putten, J. Veneklasen, John Kollen.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$429,135 15	\$431,068 98	\$405,424 20	\$391,244 18	\$398,409 44
Bonds, mortgages and securities..	282,479 50	283,936 00	281,098 00	283,408 00	283,688 00
Premiums paid on bonds.....					
Overdrafts.....	155 89	126 46	316 02	262 88	53 98
Banking house.....	22,000 00	22,000 00	22,000 00	22,000 00	22,000 00
Furniture and fixtures.....	5,188 00	5,188 00	5,188 00	5,188 00	5,188 00
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....	910 75	277 50		250 00	900 00
United States bonds.....					
Due from banks in reserve cities..	56,985 19	46,264 15	67,088 00	69,599 85	89,321 06
Exchanges for clearing house....	1,962 80	1,441 89		3,624 64	
U. S. and National bank currency	16,974 00	22,173 00	23,984 00	36,490 00	27,456 00
Gold coin.....	24,830 00	27,377 50	30,322 50	35,372 50	29,812 50
Silver coin.....	5,073 80	4,100 80	3,369 30	6,164 10	7,856 05
Nickels and cents.....	745 06	914 62	1,073 81	1,032 00	906 63
Checks, cash items and internal revenue account.....	2 10	41 02	858 47	1,317 52	1,000 69
Totals.....	\$846,442 04	\$844,909 92	\$840,722 99	\$855,974 27	\$866,591 35
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	30,000 00	30,000 00	30,000 00	35,000 00	35,000 00
Undivided profits, less current ex- penses, interest and taxes paid	13,606 46	5,536 38	11,456 22	2,146 33	7,197 50
Dividends unpaid.....					
Commercial deposits subject to check.....	96,973 85	96,993 03	118,445 08	143,117 32	143,366 39
Commercial certificates of deposit.	243,687 57	249,188 13	240,267 09	241,237 55	234,833 93
Due to banks and bankers.....					
Certified checks.....	572 50	422 50	445 00	300 00	
Cashier's checks outstanding.....					
Savings deposits.....	397,683 18	397,731 05	384,066 68	384,173 07	396,193 53
Savings certificates of deposit....					
Notes and bills rediscounted.....	13,918 48	15,038 83	6,042 92		
Bills payable.....					
Totals.....	\$846,442 04	\$844,909 92	\$840,722 99	\$855,974 27	\$866,591 35

No. 322.

THE PEOPLE'S STATE BANK OF HOLLAND, HOLLAND.

Organized January 24, 1905.

AREND VISSCHER, *President*; B. D. KEPPEL, *Vice President*; JOHN G. RUTGERS, *Cashier*;
HENRY WINTER, *Assistant Cashier*; JOHN H. KLEINHEKSEL, *Auditor*.

DIRECTORS.—Arend Visscher, B. D. Keppel, J. H. Kleinheksel, D. B. Yutema, Geo. P. Hummer,
C. J. Lokker, Wm. O. Van Eyck, Daniel Ten Cate, John G. Rutgers.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$145,589 98	\$144,155 79	\$139,914 41	\$131,567 83	\$137,309 67
Bonds, mortgages and securities...	24,900 00	23,720 00	23,770 00	23,870 00	25,180 00
Premiums paid on bonds.....					
Overdrafts.....	82 42	100 71	237 11	363 96	149 51
Banking house.....	19,396 95	19,396 95	19,396 95	19,396 95	19,396 95
Furniture and fixtures.....	790 32	790 32	790 32	888 57	888 57
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....	752 18	29 15			
Items in transit.....			1,017 00		
United States bonds.....					
Due from banks in reserve cities..	5,511 92	26,943 75	26,753 43	22,180 12	36,472 22
Exchanges for clearing house.....		927 20	603 02	1,019 51	
U. S. and National bank currency	11,012 00	18,591 00	13,063 00	15,109 00	14,761 00
Gold coin.....	787 50	2,160 00	2,872 50	2,297 50	2,875 00
Silver coin.....	3,575 80	3,678 70	2,508 50	2,184 00	2,029 30
Nickels and cents.....	30 87	113 73	39 63	64 95	66 97
Checks, cash items and internal revenue account.....	1,071 62	65 62	46 38	364 61	83 38
Totals.....	\$213,501 56	\$240,681 92	\$231,152 25	\$219,307 00	\$239,212 57
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....		149 43		500 00	500 00
Undivided profits, less current ex- penses, interest and taxes paid	1,623 85	1,263 39	2,573 77	810 20	1,711 11
Dividends unpaid.....				114 00	15 00
Commercial deposits subject to check.....	34,412 90	59,497 69	52,486 19	38,846 77	45,549 79
Commercial certificates of deposit					
Due to banks and bankers.....					
Certified checks.....			100 00		216 79
Cashier's checks outstanding.....					
Savings deposits.....	89,228 10	94,976 35	87,022 22	87,682 54	99,516 84
Savings certificates of deposit.....	38,236 71	34,795 06	38,970 07	41,353 49	41,703 04
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$213,501 56	\$240,681 92	\$231,152 25	\$219,307 00	\$239,212 57

No. 262.

CITIZENS' SAVINGS BANK OF HOLLY, HOLLY.

Organized July 17, 1902.

H. LEE WRIGHT, *President*; JOHN W. PATTERSON, *Vice President*; C. J. CUMMINGS, *Cashier*.

DIRECTORS.—John Lane, A. H. Shepard, John W. Patterson, James S. Mitchell, H. Lee Wright.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$77,794 10	\$68,368 31	\$68,779 40	\$64,829 80	\$67,138 41
Bonds, mortgages and securities..	38,621 56	37,584 58	34,746 73	36,261 06	37,596 73
Premiums paid on bonds.....					
Overdrafts.....	116 01	111 16	504 45	124 74	142 90
Banking house.....	2,804 58	2,804 58	2,804 58	2,800 00	2,800 00
Furniture and fixtures.....	2,894 60	2,894 60	3,009 60	3,000 00	3,000 00
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....	5,525 90	3,074 87	2,933 71	3,551 43	2,716 93
Items in transit.....	1,333 35	710 73	384 50	13 00	1,596 65
United States bonds.....					
Due from banks in reserve cities.	19,173 62	15,851 33	13,308 97	21,690 77	14,552 16
Exchanges for clearing house.....					
U. S. and national bank currency.	9,302 00	9,111 00	8,026 00	8,243 00	5,780 00
Gold coin.....	905 00	915 00	850 00	1,000 00	1,000 00
Silver coin.....	422 65	271 00	431 95	462 30	587 65
Nickels and cents.....	44 26	112 77	69 59	106 36	133 14
Checks, cash items and internal revenue account.....					
Totals.....	\$158,742 63	\$141,609 93	\$135,649 57	\$141,882 46	\$136,844 57
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	200 00	400 00	400 00	600 00	600 00
Undivided profits, less current ex- penses, interest and taxes paid	931 25	1,884 97	1,608 35	2,020 07	1,236 41
Dividends unpaid.....	30 00			105 00	
Commercial deposits subject to check.....	22,267 88	15,983 77	15,619 40	20,287 44	17,940 76
Commercial certificates of deposit.					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	78,478 99	71,378 49	67,962 90	65,319 61	65,688 32
Savings certificates of deposit.....	36,834 51	31,962 70	30,058 92	33,550 34	31,379 08
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$158,742 63	\$141,609 93	\$135,649 57	\$141,882 46	\$136,844 57

No. 106.

THE FIRST STATE AND SAVINGS BANK OF HOLLY.

Organized October 27, 1890.

ELI BIRD, *President*; HENRY W. DOWNING, *Vice President*; CHARLES A. WILSON, *Cashier*;
EMMA SARGENT, *Assistant Cashier*.

DIRECTORS.—Eli Bird, Charles A. Wilson, D. D. Hadley, H. W. Downing, John W. McKinney,
F. J. Barrett, J. D. Haddon.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$101,382 05	\$114,404 24	\$115,333 42	\$127,490 88	\$115,034 17
Bonds, mortgages and securities..	190,995 10	207,823 50	218,395 05	218,055 05	219,905 05
Premiums paid on bonds.....					
Overdrafts.....	1,388 90	2,931 72	1,813 81	330 97	233 76
Banking house.....	7,500 00	7,500 00	7,500 00	7,500 00	7,500 00
Furniture and fixtures.....	1,000 00	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....	1,232 97	1,068 95		211 95	1,045 96
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	52,642 18	38,488 70	41,735 67	37,362 80	65,624 90
Exchanges for clearing house....					
U. S. and National bank currency	11,973 00	12,211 00	14,474 00	15,261 00	13,222 00
Gold coin.....	4,998 00	2,978 00	2,913 00	2,320 50	2,565 50
Silver coin.....	695 00	1,084 50	611 00	646 95	672 75
Nickels and cents.....	93 33	142 31	255 95	225 03	263 48
Checks, cash items and internal revenue account.....	88 53	41 10	127 39	211 54	29 95
Totals.....	\$373,989 06	\$389,674 02	\$404,159 29	\$410,616 46	\$427,097 52
Liabilities.					
Capital stock paid in.....	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00
Surplus fund.....	20,000 00	30,000 00	30,000 00	30,000 00	30,000 00
Undivided profits, less current ex- penses, interest and taxes paid	14,118 34	5,778 28	7,710 96	6,259 42	7,694 39
Dividends unpaid.....		55 00		270 00	
Commercial deposits subject to check.....	49,637 13	48,855 63	39,139 66	35,139 96	41,363 20
Commercial certificates of deposit	6,807 87	3,100 00	2,150 00	1,500 00	517 41
Due to banks and bankers.....			40 24		
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	253,425 72	256,861 54	269,076 50	280,219 64	286,118 27
Savings certificates of deposit....		15,023 59	26,041 93	27,227 44	31,404 25
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$373,989 06	\$389,674 02	\$404,159 29	\$410,616 46	\$427,097 52

STATE BANKING DEPARTMENT.

No. 255.

CALHOUN STATE BANK, HOMER.

Organized January 27, 1902.

E. J. FELLOWS, *President*; C. R. CHURCH, *Vice President*; R. D. GARDNER, *Cashier*;
ELBERT L. ANDREWS, *Assistant Cashier*.

DIRECTORS.—E. J. Fellows, Mabelle C. Fellows, Marcia J. Nix, R. E. Goodrich, C. R. Church,
A. E. Hunter, R. D. Gardner.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$112,685 85	\$118,253 23	\$113,856 85	\$114,686 94	\$116,071 88
Bonds, mortgages and securities...	58,700 77	59,387 92	79,221 92	80,101 92	85,168 16
Premiums paid on bonds.....					
Overdrafts.....	616 81	905 43	778 99	729 96	810 90
Banking house.....	3,500 00	3,500 00	3,500 00	3,500 00	3,500 00
Furniture and fixtures.....	1,000 00	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate.....			4,000 00	4,000 00	4,237 46
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities	22,843 27	31,550 02	27,516 13	22,894 55	36,227 93
Exchanges for clearing house.....	500 00				
U. S. and National bank currency	10,542 00	7,002 00	10,609 00	6,304 00	5,618 00
Gold coin.....	6,495 00	5,245 00	5,295 00	5,955 00	6,170 00
Silver coin.....	1,432 55	1,133 70	1,305 30	1,303 30	920 25
Nickels and cents.....	355 91	357 99	352 72	341 06	272 81
Checks, cash items and internal revenue account.....	300 67	852 29	299 73	501 01	200 19
Totals.....	\$218,972 83	\$229,187 58	\$247,745 64	\$241,317 74	\$260,197 58
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	4,000 00	4,000 00	4,000 00	4,000 00	4,000 00
Undivided profits, less current ex- penses, interest and taxes paid	3,070 85	3,228 11	3,401 36	3,480 99	3,665 39
Dividends unpaid.....					
Commercial deposits subject to check.....	43,049 27	54,880 66	57,441 70	48,470 13	57,085 83
Commercial certificates of deposit	104,893 95	102,867 13	115,702 16	115,402 63	122,509 10
Due to banks and bankers.....					
Certified checks.....	100 00	530 00	50 00	50 00	50 00
Cashier's checks outstanding....					
Savings deposits.....	43,858 76	43,681 68	47,150 42	49,913 99	52,887 26
Savings certificates of deposit....					
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$218,972 83	\$229,187 58	\$247,745 64	\$241,317 74	\$260,197 58

STATE BANKS OF MICHIGAN.

177

No. 353.

THE HOPKINS STATE BANK, HOPKINS.

Organized September 20, 1906.

D. B. KIDDER, *President*; C. H. FURBER, *Vice President*; R. C. FURBER, *Cashier*.

DIRECTORS.—D. B. Kidder, C. H. Furber, R. C. Furber, Mary A. Furber, Alice E. Kidder.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$64,371 14	\$74,346 32	\$58,516 66	\$59,275 07	\$70,715 36
Bonds, mortgages and securities..	20,548 73	21,743 38	44,259 33	60,264 33	48,154 33
Premiums paid on bonds.....					
Overdrafts.....	212 86	522 31		103 10	198 44
Banking house.....	2,200 00	2,200 00	2,200 00	2,200 00	2,200 00
Furniture and fixtures.....	1,200 00	1,200 00	1,900 00	1,900 00	1,900 00
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....	500 00				
United States bonds.....					
Due from banks in reserve cities.	10,150 37	13,442 84	14,696 80	18,775 22	12,837 47
Exchanges for clearing house.....					
U. S. and national bank currency	6,047 00	3,809 00	4,917 00	2,599 00	2,574 00
Gold coin.....	3,000 00	2,580 00	2,790 00	2,800 00	3,100 00
Silver coin.....	158 15	232 85	637 80	715 00	671 95
Nickels and cents.....	38 19	75 12	41 35	52 35	85 01
Checks, cash items and internal revenue account.....		87 12			6 50
Totals.....	\$108,426 44	\$120,238 94	\$129,958 94	\$148,684 07	\$142,443 06
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....		300 00	300 00	300 00	300 00
Undivided profits, less current ex- penses, interest and taxes paid	2,888 03	1,573 83	1,835 16	2,099 66	2,097 36
Dividends unpaid.....					
Commercial deposits subject to check.....	15,970 71	17,432 73	20,494 80	21,051 33	15,848 10
Commercial certificates of deposit.	32,589 93	43,538 85	35,390 59	24,962 16	18,682 24
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....					
Savings certificates of deposit.....	36,977 77	37,393 53	51,938 39	80,270 92	84,915 36
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$108,426 44	\$120,238 94	\$129,958 94	\$148,684 07	\$142,443 06

No. 109.

THE FIRST STATE AND SAVINGS BANK OF HOWELL.

Organized January 12, 1891.

WILLIAM P. VAN WINKLE, *President*; ASA VAN KLEECK, *Vice President*; A. L. SMITH, *Cashier*;
L. R. MANNING, *Assistant Cashier*.

DIRECTORS.—William P. Van Winkle, Asa Van Kleeck, John Ryan, Charles A. Goodnow, George Barnes,
Frank O. Burt, Arthur Garland.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$63,938 51	\$53,803 78	\$58,068 42	\$61,902 91	\$71,536 12
Bonds, mortgages and securities..	77,802 06	80,054 71	89,317 78	88,125 60	88,659 38
Premiums paid on bonds.....					
Overdrafts.....	904 79	493 34	703 84	825 88	941 74
Banking house.....	4,439 32	4,439 32	4,439 32	4,439 32	4,439 32
Furniture and fixtures.....	2,068 41	2,068 41	2,368 41	2,368 41	2,368 41
Other real estate.....	2,000 00	2,250 00	2,250 00	1,500 00	1,500 00
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....	1,563 42		66		
United States bonds.....	3,000 00	3,000 00	3,000 00	3,000 00	3,000 00
Due from banks in reserve cities..	8,589 43	59,501 88	65,045 28	26,524 27	34,868 51
Exchanges for clearing house.....					
U S. and National bank currency	14,748 00	10,848 00	11,987 00	13,309 00	9,223 00
Gold coin.....	2,272 50	4,605 00	3,110 00	3,685 00	2,785 00
Silver coin.....	2,661 10	2,464 55	1,847 30	2,170 00	2,070 50
Nickels and cents.....	184 91	443 78	426 22	443 97	334 52
Checks, cash items and internal revenue account.....	819 00	1,084 21	411 04	699 54	371 35
Totals.....	\$184,991 45	\$225,056 98	\$242,975 27	\$208,993 90	\$222,097 85
Liabilities.					
Capital stock paid in.....	\$40,400 00	\$40,400 00	\$40,000 00	\$40,400 00	\$40,400 00
Surplus fund.....	2,200 00	2,650 00	2,650 00	2,650 00	2,650 00
Undivided profits, less current ex- penses, interest and taxes paid	4,337 25	2,481 44	3,809 54	3,370 92	3,903 18
Dividends unpaid.....					
Commercial deposits subject to check.....	39,323 80	79,218 92	80,611 60	50,191 66	55,014 99
Commercial certificates of deposit.					
Due to banks and bankers.....					
Certified checks.....	114 31				
Cashier's checks outstanding.....					40
Savings deposits.....	25,966 24	26,192 47	33,011 77	33,229 53	41,804 88
Savings certificates of deposit.....	72,649 85	74,114 15	82,492 36	79,151 79	78,324 40
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$184,991 45	\$225,056 98	\$242,975 27	\$208,993 90	\$222,097 85

No. 140.

BOIES' STATE SAVINGS BANK, HUDSON.

Organized August 27, 1892.

STEPHEN A. EATON, *President*; D. J. BEACHBOARD, *Vice President*; BYRON J. FOSTER, *Cashier*.

DIRECTORS.—Stephen A. Eaton, James B. Thorn, D. J. Beachboard, H. V. C. Hart, E. J. Southworth, Byron J. Foster, Edward Frensdorf.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$208,042 92	\$196,434 08	\$203,536 17	\$195,096 51	\$190,205 78
Bonds, mortgages and securities...	235,528 97	225,423 47	221,239 59	225,739 41	227,389 41
Premiums paid on bonds.....	65 00				
Overdrafts.....	184 48	1,963 15	2,127 18	236 84	1,080 17
Banking house.....	8,000 00	8,000 00	8,000 00	8,000 00	8,000 00
Furniture and fixtures.....				155 15	209 04
Other real estate.....					
Due from other banks and bankers (not reserve cities).....	2,280 52	402 65	292 59		
Items in transit.....				14 90	1,758 30
United States bonds.....					
Due from banks in reserve cities	34,032 43	50,397 35	52,569 46	58,233 06	68,445 63
Exchanges for clearing house....					
U. S. and National bank currency	26,406 00	11,100 00	14,367 00	15,935 00	13,361 00
Gold coin.....	17,280 00	14,250 00	12,140 00	12,105 00	12,065 00
Silver coin.....	2,932 50	1,937 70	1,500 05	2,802 70	1,798 90
Nickels and cents.....	121 60	120 71	70 62	141 93	67 37
Checks, cash items and internal revenue account.....	3 50	234 42	1 55		
Totals.....	\$534,883 92	\$510,323 53	\$515,844 21	\$519,060 50	\$524,410 60
Liabilities.					
Capital stock paid in.....	\$75,000 00	\$75,000 00	\$75,000 00	\$75,000 00	\$75,000 00
Surplus fund.....	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	26,199 80	25,742 78	30,839 74	29,734 09	31,684 37
Dividends unpaid.....					
Commercial deposits subject to check.....	52,468 36	54,093 68	69,549 92	53,006 57	56,695 81
Commercial certificates of deposit	2,251 09	5,048 26	4,221 47	4,473 36	4,789 04
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	353,964 67	325,438 81	311,233 08	331,846 48	331,041 38
Savings certificates of deposit....					
Notes and bills rediscounted....					
Bills payable.....					
Totals.....	\$534,883 92	\$510,323 53	\$515,844 21	\$519,060 50	\$524,410 60

STATE BANKING DEPARTMENT.

No. 143.

THOMPSON SAVINGS BANK, HUDSON.

Organized October 22, 1892.

W. B. THOMPSON, *President*; G. I. THOMPSON, *Vice President*; C. C. WHITNEY, *Cashier*.

DIRECTORS.—W. B. Thompson, Fred S. Vedder, R. W. Thompson, G. I. Thompson, C. C. Whitney.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$334,163 50	\$297,002 43	\$301,698 00	\$276,976 21	\$298,674 61
Bonds, mortgages and securities..	364,609 11	374,035 83	380,066 82	384,515 82	385,819 58
Premiums paid on bonds.....					
Overdrafts.....	9,623 08	1,673 50	1,027 35	2,191 55	2,466 52
Banking house.....	7,500 00	7,500 00	7,500 00	7,500 00	7,500 00
Furniture and fixtures.....	5,700 00	5,600 00	5,600 00	5,550 00	5,550 00
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....	1,119 64	6,090 00	4,005 71	2,956 27	2,129 75
United States bonds.....	49,900 00	49,900 00	49,900 00	49,900 00	49,900 00
Due from banks in reserve cities..	51,689 14	39,234 04	54,702 92	69,647 47	63,618 51
Exchanges for clearing house.....					
U. S. and National bank currency	49,307 00	49,891 00	28,157 00	30,978 00	24,752 00
Gold coin.....	13,500 00	10,030 00	10,045 00	10,502 50	10,015 00
Silver coin.....	768 90	2,528 00	778 75	2,360 45	1,374 25
Nickels and cents.....	69 15	33 25	61 61	107 80	76 14
Checks, cash items and internal revenue account.....	582 27	461 17	588 31	224 38	390 66
Totals.....	\$888,531 79	\$843,979 22	\$844,681 47	\$843,410 45	\$852,267 02
Liabilities.					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits, less current ex- penses, interest and taxes paid	8,322 74	6,788 76	17,867 42	2,195 17	7,574 86
Dividends unpaid.....					
Commercial deposits subject to check.....	79,203 71	74,844 42	86,312 80	82,906 93	87,740 15
Commercial certificates of deposit	3,807 88	2,600 88	2,264 18	1,723 92	1,921 50
Due to banks and bankers.....		50 65	15 38		141 02
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	677,197 46	639,634 51	618,221 09	636,584 43	634,889 49
Savings certificates of deposit.....					
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$888,531 79	\$843,979 22	\$844,681 47	\$843,410 45	\$852,267 02

No. 24.

THE LAPEER COUNTY BANK, IMLAY CITY.

Organized January 26, 1886.

JOHN BORLAND, *President*; WALTER WALKER, *Vice President*; JOHN BORLAND, JR., *Cashier*;
WILL BORLAND, *Assistant Cashier*.

DIRECTORS.—John Borland, Walter Walker, John Borland, Jr., Will Borland, E. E. Palmer.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$138,030 71	\$137,860 28	\$143,816 24	\$142,091 57	\$139,543 57
Bonds, mortgages and securities...	377,946 59	378,893 76	388,571 45	390,466 07	402,343 11
Premiums paid on bonds.....					
Overdrafts.....	3,477 97	43 60	407 61	1,021 14	2,185 60
Banking house.....	4,900 00	4,960 00	4,900 00	4,900 00	4,900 00
Furniture and fixtures.....	1,900 00	1,900 00	1,900 00	1,900 00	1,900 00
Other real estate.....	346 74	353 60			
Due from other banks and bankers (not reserve cities).....					
Items in transit.....				826 85	
United States bonds.....					
Due from banks in reserve cities...	64,446 28	75,926 48	67,581 31	60,939 16	64,703 36
Exchanges for clearing house.....					
U. S. and National Bank currency	41,322 00	24,998 00	22,424 00	22,380 00	22,775 00
Gold coin.....	5,220 00	4,470 00	4,785 00	5,720 00	2,985 00
Silver coin.....	1,850 00	988 00	1,469 00	1,740 00	1,424 00
Nickels and cents.....	90 73	93 48	124 71	70 38	86 35
Checks, cash items and internal revenue account.....	1,408 31	620 23	511 06	626 80	811 21
Totals.....	\$640,948 33	\$631,047 43	\$636,490 38	\$632,681 97	\$643,657 20
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	2,972 42	4,933 72	13,562 69	2,009 78	5,587 08
Dividends unpaid.....					
Commercial deposits subject to check.....	35,046 61	37,004 21	36,994 45	29,061 16	32,673 99
Commercial certificates of deposit	6,302 42	6,613 66	1,078 50	4,170 52	2,072 30
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding....					
Savings deposits.....	443,516 15	429,418 67	427,337 50	439,010 22	440,898 66
Savings certificates of deposit....	93,110 73	93,077 17	97,517 24	98,410 29	102,425 17
Notes and bills rediscounted....					
Bills payable.....					
Totals.....	\$640,948 33	\$631,047 43	\$636,490 38	\$632,681 97	\$643,657 20

No. 191.

STATE SAVINGS BANK OF IONIA, IONIA.

Organized December 8, 1896.

O. S. TOWER, *President*; T. B. PRESTON, *Vice President*; W. B. HEATH, *Cashier*;
A. J. HEMINGWAY, ALEX. ROBERTSON, *Assistant Cashiers*.DIRECTORS.—O. S. Tower, J. E. Morrison, T. B. Preston, Geo. Gundrum, K. R. Smith, A. M. Welch,
W. B. Heath.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$667,315 39	\$638,384 96	\$557,600 81	\$553,780 15	\$629,023 91
Bonds, mortgages and securities...	318,899 80	310,379 80	343,553 84	348,425 97	354,775 57
Premiums paid on bonds.....					
Overdrafts.....	4,710 29	6,238 36	3,952 47	4,490 03	5,416 27
Banking house.....	5,000 00	7,000 00	7,000 00	7,000 00	7,000 00
Furniture and fixtures.....	4,500 00	2,500 00	2,500 00	2,500 00	2,500 00
Other real estate.....	2,897 00	2,901 00	2,621 00	1,772 70	1,772 70
Due from other banks and bankers (not reserve cities).....	39 75		14,704 22	82 39	
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities	93,871 44	128,093 26	188,122 71	139,336 46	103,356 69
Exchanges for clearing house....	850 75	458 21	2,737 86	4,087 34	866 17
U. S. and National bank currency	29,319 00	33,793 00	46,213 00	46,957 00	39,718 00
Gold coin.....	16,330 00	19,750 00	20,680 00	21,320 00	21,880 00
Silver coin.....	2,564 60	4,024 00	2,960 40	5,370 85	2,638 25
Nickels and cents.....	236 05	245 67	221 17	351 39	352 19
Checks, cash items and internal revenue account.....					
Totals.....	\$1,146,534 07	\$1,154,368 26	\$1,192,866 48	\$1,135,474 28	\$1,169,299 75
Liabilities.					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	25,000 00	30,000 00	30,000 00	30,000 00	30,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	7,433 45	3,579 92	6,036 39	1,860 58	5,695 45
Dividends unpaid.....	31 50	51 50	31 50	604 50	37 50
Commercial deposits subject to check.....	257,592 06	276,243 37	304,367 84	240,204 48	286,143 92
Commercial certificates of deposit					
Due to banks and bankers.....				7 40	
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	260,351 55	249,219 47	248,343 34	256,396 86	246,965 68
Savings certificates of deposit....	496,125 51	495,274 00	504,087 41	506,400 46	500,457 20
Notes and bills rediscounted....					
Bills payable.....					
Totals.....	\$1,146,534 07	\$1,154,368 26	\$1,192,866 48	\$1,135,474 28	\$1,169,299 75

No. 135.

THE COMMERCIAL BANK OF IRON MOUNTAIN, IRON MOUNTAIN.

Organized March 7, 1892.

O. C. DAVIDSON, *President*; J. F. HANCOCK, *Vice President*; OLIVER EVANS, *Cashier*;
W. W. THOMPSON, *Assistant Cashier*.

DIRECTORS.—O. C. Davidson, H. M. Pelham, A. F. Wright, J. F. Hancock, M. Corry, William Kelly,
Chas. F. Spalding, Patrick Flanagan, Oliver Evans.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$394,867 53	\$404,747 27	\$409,917 14	\$404,866 04	\$377,159 81
Bonds, mortgages and securities...	186,592 00	182,060 00	178,478 80	177,853 80	191,418 80
Premiums paid on bonds.....					
Overdrafts.....	829 69	522 58	33 94	343 70	274 27
Banking house.....					
Furniture and fixtures.....					
Other real estate.....					
Due from other banks and bankers (not reserve cities).....	2,573 37	3,362 18	4,708 61	2,418 82	1,559 47
Items in transit.....					1,125 10
United States bonds.....					
Due from banks in reserve cities	47,575 22	78,235 64	50,877 90	43,717 80	62,210 27
Exchanges for clearing house.....					
U. S. and National bank currency	25,000 00	25,800 00	33,000 00	26,000 00	14,290 00
Gold coin.....	20,000 00	9,000 00	17,500 00	6,500 00	14,000 00
Silver coin.....	1,300 00	5,067 75	6,700 00	3,600 00	3,100 00
Nickels and cents.....	117 43	202 25	304 31	351 49	430 66
Checks, cash items and internal revenue account.....	5,154 29	1,901 36	1,401 55	2,689 69	467 91
Totals.....	\$684,009 53	\$710,908 03	\$702,922 25	\$668,341 34	\$665,946 29
Liabilities.					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	30,000 00	30,000 00	30,000 00	30,000 00	30,000 00
Undivided profits, less current ex- penses, interest and taxes paid	19,420 78	17,759 77	24,345 80	20,941 88	23,040 40
Dividends unpaid.....	25 00	50 00		350 00	
Commercial deposits subject to check.....	201,989 94	245,082 00	237,883 03	217,761 43	211,065 48
Commercial certificates of deposit	63,067 42	59,512 09	48,976 31	48,783 01	50,318 89
Due to banks and bankers.....	3,847 54	1,005 05	2,622 00	2,102 99	1,432 96
Certified checks.....					
Cashier's checks outstanding....					
Savings deposits.....	265,658 85	257,499 12	259,095 11	248,402 03	250,068 56
Savings certificates of deposit....					
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$684,009 53	\$710,908 03	\$702,922 25	\$668,341 34	\$665,946 29

STATE BANKING DEPARTMENT.

No. 12.

THE PENINSULA BANK, ISHPEMING.

Organized October 27, 1887.

JOHN P. OUTHWAITE, *President*; THOS. WALTERS, *Vice President*; E. A. MALMGREN, *Cashier*;
J. G. WELSH, *Assistant Cashier*.

DIRECTORS.—John P. Outhwaite, Thos. Walters, Otto Eger, Timothy Hughes, Joseph Mitchell,
George F. Thoney, Herman Jaedecke, Thomas W. Hughes, Thomas H. Bargh.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$377,872 86	\$429,711 69	\$345,150 34	\$318,348 90	\$362,951 66
Bonds, mortgages and securities...	101,713 72	102,300 41	98,578 33	102,790 96	104,239 92
Premiums paid on bonds.....					
Overdrafts.....	709 30	1,265 47	1,143 36	492 85	921 90
Banking house.....	15,000 00	15,000 00	15,000 00	15,000 00	15,000 00
Furniture and fixtures.....	1,400 00	1,400 00	1,400 00	1,400 00	1,400 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....	3,299 66	567 98	2,178 39	386 31	384 00
Items in transit.....	2,063 54	620 90	65 00	56 50	10,763 08
United States bonds.....					
Due from banks in reserve cities...	3,643 84	90,870 74	106,943 73	112,406 58	47,904 33
Exchanges for clearing house.....	729 27	6,644 33	1,651 12	6,121 06	4,096 74
U. S. and National Bank currency	26,464 00	15,357 00	42,471 00	16,944 00	18,680 00
Gold coin.....	20,162 50	16,025 00	10,395 00	20,355 00	9,855 00
Silver coin.....	1,150 00	4,486 00	4,250 00	2,206 00	776 00
Nickels and cents.....	363 12	362 46	414 57	299 51	817 07
Checks, cash items and internal revenue account.....	13,767 85	6,191 34	14,778 21	20,493 05	14,096 22
Totals.....	\$568,368 66	\$690,803 32	\$644,419 05	\$617,299 72	\$591,885 92
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	40,000 00	40,000 00	40,000 00	40,000 00	40,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	18,446 81	16,029 66	15,336 91	13,318 51	16,127 40
Dividends unpaid.....		300 00			
Commercial deposits subject to check.....	141,988 15	281,976 72	227,535 76	197,503 17	157,249 46
Commercial certificates of deposit	1,252 00	711 50	651 50	5 00	
Due to banks and bankers.....	17,113 69	139 03	146 89	240 79	6,094 74
Certified checks.....					
Cashier's checks outstanding....					
Savings deposits.....	299,568 01	301,646 41	\$310,747 99	\$316,232 25	322,414 32
Savings certificates of deposit....					
Notes and bills rediscounted....					
Bills payable.....					
Totals.....	\$568,368 66	\$690,803 32	\$644,419 05	\$617,299 72	\$591,885 92

No. 264.

COMMERCIAL STATE BANK OF ITHACA, ITHACA.

Organized July 26, 1902.

JAMES B. CRAWFORD, *President*; HENRY E. LEWIS, *Vice President*; JAMES P. GIBBS, *Cashier*;
LYNN T. MILLER, *Assistant Cashier*.

DIRECTORS.—James B. Crawford, Frank W. Brown, Willard M. Weller, Wolf Netzorg, Charles E. Webster, Henry E. Lewis, Frank H. Horr, I. N. Monfort, H. J. Crawford, Chas. P. Yost, J. N. McCall, Marvin R. Salter.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$51,110 49	\$61,526 93	\$80,505 75	\$70,826 37	\$70,015 70
Bonds, mortgages and securities..	51,972 00	47,795 75	45,241 50	45,241 50	44,880 25
Premiums paid on bonds.....					
Overdrafts.....	56 92	606 74	08	1,057 93	673 57
Banking house.....					
Furniture and fixtures.....	2,700 00	2,855 00	2,855 00	2,500 00	2,500 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....	1,000 00		550 00	2,563 97	2,963 97
Items in transit.....	5,273 72	1,498 60	529 18		2,292 22
United States bonds.....					
Due from banks in reserve cities..	7,363 81	16,343 96	46,445 39	7,353 34	10,029 55
Exchanges for clearing house.....		406 19	540 42	371 01	520 79
U. S. and National bank currency	8,487 00	8,250 00	4,781 00	6,750 00	1,484 00
Gold coin.....	1,015 00	2,525 00	1,150 00	3,860 00	2,375 00
Silver coin.....	2,400 45	2,848 05	2,764 35	1,687 60	760 70
Nickels and cents.....	10 07	62 08	72 71	76 62	9 26
Checks, cash items and internal revenue account.....	694 39				
Totals.....	\$132,063 85	\$144,718 30	\$185,435 38	\$142,288 34	\$138,505 01
Liabilities.					
Capital stock paid in.....	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00
Surplus fund.....	6,000 00	6,000 00	6,000 00	6,000 00	6,000 00
Undivided profits, less current ex- penses, interest and taxes paid	871 74	774 24	2,035 78	423 25	1,343 65
Dividends unpaid.....					
Commercial deposits subject to check.....	43,382 73	45,853 34	84,232 05	44,674 42	36,129 48
Commercial certificates of deposit..					
Due to banks and bankers.....		36 53	22 63		
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	11,360 66	12,844 25	11,242 59	11,675 72	12,547 60
Savings certificates of deposit.....	40,468 72	49,206 94	51,902 33	49,514 95	52,484 28
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$132,063 85	\$144,718 30	\$185,435 38	\$142,288 34	\$138,505 01

No. 177.

JACKSON CITY BANK, JACKSON.

Organized January 1, 1865. Reorganized January 1, 1985.

WILLIAM M. THOMPSON, *President*; NATHAN S. POTTER, *Vice President and Cashier*;
JOHN D. MORTON, *Assistant Cashier*.

DIRECTORS.—William M. Thompson, Nathan S. Potter, Peter B. Loomis, George A. Matthews, William A. Foote, Walter B. Webb, Richard Waldron, W. Wedworth, W. Clarke.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$1,106,486 34	\$987,745 17	\$897,042 13	\$801,823 41	\$910,421 66
Bonds, mortgages and securities...	430,360 99	433,365 99	619,240 99	\$626,140 99	645,640 99
Premiums paid on bonds.....					
Overdrafts.....	14,991 63	13,867 96	9,374 06	9,030 75	4,713 97
Banking house.....	33,000 00	33,000 00	33,000 00	33,000 00	33,000 00
Furniture and fixtures.....	15,000 00	15,000 00	15,000 00	15,000 00	15,000 00
Other real estate.....	16,649 85	16,649 85	16,649 85	16,649 85	16,649 85
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	632 87	906 41	16,147 05		29,084 52
United States bonds.....					
Due from banks in reserve cities..	106,706 74	255,618 05	\$288,743 32	\$418,709 09	312,541 88
Exchanges for clearing house.....	7,206 76	4,675 08	4,426 36	8,843 55	5,457 73
U. S. and National bank currency	49,795 00	46,154 00	60,033 00	96,901 00	60,292 00
Gold coin.....	67,490 00	31,770 00	49,317 50	52,280 00	45,290 00
Silver coin.....	5,457 50	10,232 50	7,967 00	7,945 90	7,641 50
Nickels and cents.....	195 63	581 90	510 82	485 81	592 85
Checks, cash items and internal revenue account.....	676 73	938 09	1,121 47	779 27	827 12
Totals.....	\$1,863,650 04	\$1,850,505 00	\$2,018,573 55	\$2,067,589 62	\$2,067,104 07
Liabilities.					
Capital stock paid in.....	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Surplus fund.....	125,000 00	125,000 00	125,000 00	125,000 00	125,000 00
Undivided profits, less current ex- penses, interest and taxes paid	66,114 72	74,072 28	83,745 04	76,690 90	85,183 33
Dividends unpaid.....	20 00	40 00		390 00	
Commercial deposits subject to check.....	512,914 66	553,350 66	682,531 93	778,630 41	764,320 09
Commercial certificates of deposit..	301,665 99	283,967 04	296,625 45	293,056 03	286,292 96
Due to banks and bankers.....	2,543 61	1,132 91	2,004 83	689 35	645 49
Certified checks.....	9,642 50	400 00	6,167 65	1,750 00	2,265 00
Cashier's checks outstanding.....					
Savings deposits.....	645,748 56	612,542 11	622,498 65	611,382 93	623,397 20
Savings certificates of deposit.....					
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$1,863,650 04	\$1,850,505 00	\$2,018,573 55	\$2,067,589 62	\$2,067,104 07

No. 186.

JACKSON STATE SAVINGS BANK, JACKSON.

Organized April 1, 1896.

NATHAN H. WILLIAMS, *President*; CHAR. M. SPINNING, CHAR. E. TOWNSEND, *Vice Presidents*;
F. H. NEWKIRK, *Cashier*.

DIRECTORS.—Nathan H. Williams, C. E. Townsend, H. H. Neesley, H. J. Davis, Edwy Knight, C. M. Spinning, W. M. Palmer, H. C. Collins, P. W. Haefner.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$496,303 22	\$433,879 39	\$444,469 46	\$434,636 92	\$488,634 66
Bonds, mortgages and securities...	308,531 77	308,008 13	327,476 52	357,356 40	341,566 30
Premiums paid.....					
Overdrafts.....	5,345 73	6,573 93	6,125 85	3,897 31	5,164 99
Banking house.....	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
Furniture and fixtures.....	15,000 00	14,500 00	14,500 00	14,500 00	14,500 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	66,351 12	62,473 91	44,768 68	30,408 92	41,262 73
United States bonds.....					
Due from banks in reserve cities	40,132 29	86,015 56	108,238 84	113,916 23	60,118 99
Exchanges for clearing house.....	9,038 94	6,397 27	7,183 53	4,292 51	4,992 78
U. S. and National bank currency	53,521 00	51,687 00	70,980 00	66,470 00	42,197 00
Gold coin.....	29,565 00	480 00	1,750 00	990 00	6,195 00
Silver coin.....	5,676 45	3,827 75	5,630 60	5,617 55	5,557 90
Nickels and cents.....	1,415 89	1,854 80	1,492 64	1,829 06	1,408 21
Checks, cash items and internal revenue account.....	555 82	637 03	1,604 39	198 02	242 06
Totals.....	\$1,081,437 23	\$1,026,334 77	\$1,084,220 51	\$1,084,112 92	\$1,061,840 62
Liabilities.					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	40,000 00	45,000 00	45,000 00	50,000 00	50,000 00
Undivided profits, less current ex- penses, interest and taxes paid	10,699 77	6,313 89	9,294 94	5,342 34	5,879 69
Dividends unpaid.....		170 00	120 00	600 00	
Commercial deposits subject to check.....	195,656 32	167,798 25	186,973 88	195,784 07	183,989 72
Commercial certificates of deposit	7,750 28	4,970 29	9,868 77	4,710 57	9,797 79
Due to banks and bankers.....					
Certified checks.....	2,455 70	100 00	1,166 08	850 00	100 00
Cashier's checks outstanding....					
Savings deposits.....	536,321 44	535,617 03	550,277 68	550,622 21	540,736 15
Savings certificates of deposit....	188,553 72	166,365 31	181,519 16	176,203 73	171,337 27
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$1,081,437 23	\$1,026,334 77	\$1,084,220 51	\$1,084,112 92	\$1,061,840 62

No. 14.

UNION BANK, JACKSON.

Organized November 1, 1883.

C. C. BLOOMFIELD, *President*; A. B. ROBINSON, *Vice President*; A. C. BLOOMFIELD, *Cashier*;
H. A. REECE, *Assistant Cashier and Auditor*.

DIRECTORS.—A. B. Robinson, L. H. Field, T. A. Wilson, C. C. Bloomfield, James O'Donnell, F. D. Bennett P. H. Withington, Chas Lewis, Z. C. Eldred.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$1,098,719 08	\$991,425 55	\$991,693 07	\$1,023,287 60	\$997,856 26
Bonds, mortgages and securities...	348,218 56	338,935 81	390,165 31	407,901 31	438,131 31
Premiums paid on bonds.....					
Overdrafts.....	3,683 53	1,450 22	7,207 14	4,459 34	5,922 92
Banking house.....		60,000 00	66,030 78	65,000 00	60,000 00
Furniture and fixtures.....	77,074 07	15,000 00	15,000 00	15,000 00	15,000 00
Other real estate.....	32,615 20	32,615 20	32,615 20	33,815 20	39,065 20
Due from other banks and bankers (not reserve cities).....		3,742 08		2,000 00	1,100 00
Items in transit.....	99,691 44	81,277 56	57,656 46	26,870 56	30,962 12
United States bonds.....					
Due from banks in reserve cities...	123,742 85	214,774 55	270,271 69	351,502 27	281,529 49
Exchanges for clearing house.....	23,053 37	13,471 61	32,736 75	14,634 78	14,251 08
U. S. and National Bank currency	34,947 50	36,726 00	50,925 50	43,031 50	53,703 00
Gold coin.....	42,830 00	41,772 50	41,765 00	38,110 00	31,540 00
Silver coin.....	3,967 65	8,233 95	3,309 20	5,293 70	5,146 55
Nickels and cents.....	304 96	314 51	336 87	290 73	489 11
Checks, cash items and internal revenue account.....	430 42	823 90	661 29	637 64	783 76
Totals.....	\$1,889,368 63	\$1,840,563 44	\$1,960,374 26	\$2,031,824 63	\$1,975,480 80
Liabilities.					
Capital stock paid in.....	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Surplus fund.....	100,000 00	100,000 00	100,000 00	100,000 00	100,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	36,328 48	20,491 62	37,700 83	24,930 53	32,277 46
Dividends unpaid.....		40 00	40 00	650 50	
Commercial deposits subject to check.....	311,270 80	287,171 12	367,720 85	410,142 81	341,800 30
Commercial certificates of deposit	8,718 00	14,280 47	8,329 84	3,465 89	8,486 65
Due to banks and bankers.....	34,694 60	41,261 56	44,014 62	43,651 82	42,821 68
Certified checks.....	45 31	5,041 26	4,544 57	3,706 28	142 87
Cashier's checks outstanding....	342 70	380 83	245 34	173 23	166 92
Savings deposits.....	1,001,781 96	988,383 05	995,696 41	1,048,653 88	1,054,990 84
Savings certificates of deposit....	106,186 78	183,513 53	202,081 80	196,389 60	194,794 08
Notes and bills rediscounted....					
Bills payable.....					
Totals.....	\$1,889,368 63	\$1,840,563 44	\$1,960,374 26	\$2,031,824 63	\$1,975,480 80

No. 115.

THE GROSVENOR SAVINGS BANK, JONESVILLE.

Organized March 28, 1891.

E. O. GROSVENOR, *President*; CHAS. G. WHITE, *Vice President*; WM. M. WETMORE, *Cashier*;
OLIVER S. WHITE, *Assistant Cashier*.

DIRECTORS.—Ebenezer O. Grosvenor, John S. Lewis, Edgar A. Wisner, Charles F. Wade, Charles G. White, William M. Wetmore, A. Eugene Wisner.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$170,041 70	\$148,484 59	\$127,856 28	\$129,511 69	\$111,905 55
Bonds, mortgages and securities...	76,495 00	82,895 00	86,420 48	84,420 48	93,970 48
Premiums paid on bonds.....					
Overdrafts.....	5,589 16	3,320 96	3,419 15	2,252 39	3,503 88
Banking house.....					
Furniture and fixtures.....					
Other real estate.....					
Due from other banks and bankers (not reserve cities).....	19,672 73		3,697 73		3,643 74
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	24,277 37	54,115 66	86,591 29	92,191 23	96,472 91
Exchanges for clearing house.....					
U. S. and National bank currency	15,010 00	14,820 00	9,834 00	15,194 00	11,219 00
Gold coin.....	4,390 00	7,445 00	8,460 00	7,215 00	8,465 00
Silver coin.....	1,138 10	1,279 85	1,106 30	1,284 75	992 90
Nickels and cents.....	51 43	89 58	52 35	57 43	118 82
Checks, cash items and internal revenue account.....	10 00	82 15	7 68	204 67	27 46
Totals.....	\$316,675 49	\$312,532 79	\$327,445 26	\$332,331 64	\$330,319 64
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	20,000 00	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits, less current ex- penses, interest and taxes paid	7,013 38	1,893 43	4,712 75	2,693 76	3,195 41
Dividends unpaid.....				150 00	
Commercial deposits subject to check.....	68,862 91	72,663 98	82,925 54	81,587 67	80,585 77
Commercial certificates of deposit	170,200 67	161,518 30	164,806 97	172,537 81	171,538 46
Due to banks and bankers.....	457 08	1,437 08		362 40	
Certified checks.....	141 45				
Cashier's checks outstanding.....					
Savings deposits.....					
Savings certificates of deposit.....					
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$316,675 49	\$312,532 79	\$327,445 26	\$332,331 64	\$330,319 64

No. 147.

THE HOME SAVINGS BANK OF KALAMAZOO, KALAMAZOO.

Organized December 27, 1892.

VERNON T. BARKER, *President*; H. P. KAUFFER, *Vice President*; D. E. RICKMAN, *Cashier*;
JAS. J. O'MEARA, *Assistant Cashier*.

DIRECTORS.—Vernon T. Barker, F. B. Orcutt, Hale P. Kauffer, Frank H. Milham, H. B. Colman,
A. M. Todd, W. S. Hodges, J. H. Hatfield, W. N. Pomeroy, O. K. Buckhout, Jos. E. Brown, Louis
Rosenbaum, H. C. Howard, Morris Kent, W. E. Kidder.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$424,786 02	\$428,481 72	\$473,962 90	\$455,043 97	\$500,201 47
Bonds, mortgages and securities...	83,185 83	86,589 94	72,962 42	66,924 17	68,806 80
Premiums paid on bonds.....					
Overdrafts.....	45 75	772 52	148 64	1,008 05	2,082 35
Banking house.....	27,500 00	27,500 00	27,500 00	27,500 00	27,500 00
Furniture and fixtures.....	9,000 00	9,000 00	9,000 00	9,000 00	9,000 00
Other real estate.....	2,000 00	2,000 00	2,000 00	2,000 00	
Due from other banks and bankers (not reserve cities).....			41 55		
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	63,968 11	47,086 04	51,865 29	28,481 32	81,212 28
Exchanges for clearing house.....	5,707 88	5,003 66	2,482 47	2,738 85	8,188 28
U. S. and National bank currency	26,199 00	21,676 00	19,669 00	28,995 00	23,255 00
Gold coin.....	11,695 00	10,635 00	11,015 00	10,980 00	11,245 00
Silver coin.....	4,325 70	3,480 10	1,347 05	934 95	688 00
Nickels and cents.....	346 11	123 25	251 16	263 65	157 06
Checks, cash items and internal revenue account.....					
Totals.....	\$658,759 40	\$642,348 23	\$672,245 48	\$633,869 96	\$732,335 24
Liabilities.					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	70,000 00	70,000 00	70,000 00	70,000 00	70,000 00
Undivided profits, less current ex- penses, interest and taxes paid,	6,904 26	4,499 70	7,941 17	3,636 93	6,409 24
Dividends unpaid.....	12 00	240 00	120 00	162 00	
Commercial deposits subject to check.....	141,772 98	116,971 60	132,075 18	99,044 44	156,737 38
Commercial certificates of deposit..	89,769 08	96,042 38	115,073 26	112,311 17	126,356 77
Due to banks and bankers.....	74,376 71	91,360 60	80,466 25	81,056 07	83,536 76
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	175,924 37	163,233 95	166,569 62	167,659 35	168,360 51
Savings certificates of deposit.....					
Notes and bills rediscounted.....					20,934 58
Bills payable.....					
Totals.....	\$658,759 40	\$642,348 23	\$672,245 48	\$633,869 96	\$732,335 24

STATE BANKS OF MICHIGAN.

193

No. 1.

KALAMAZOO SAVINGS BANK, KALAMAZOO.

Organized January 12, 1889.

S. B. MONROE, *President*; R. J. WILLIAMSON, A. C. WORTLEY, *Vice Presidents*; FRED G. DEWEY, *Cashier*.

DIRECTORS.—C. J. MONROE, L. H. Kirby, John Mackey, A. C. Wortley, R. J. Williamson, S. B. Monroe, V. L. Palmer, E. G. Read, C. A. Peck.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$611,066 21	\$632,846 13	\$584,845 69	\$576,080 39	\$635,707 21
Bonds, mortgages and securities...	371,304 63	398,317 48	356,683 38	346,129 00	304,961 10
Premiums paid on bonds.....					
Overdrafts.....	1,364 05	1,277 14	1,232 54	2,534 66	2,201 83
Banking house.....	10,000 00				
Furniture and fixtures.....					
New building account.....	16,000 00	25,000 00	25,000 00	25,000 00	26,250 00
Other real estate.....	20,215 00	20,265 00	20,265 00	20,265 00	19,015 00
Due from other banks and bankers (not reserve cities).....	19,628 91	19,628 91	19,628 91	19,628 91	27,261 32
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	135,685 67	126,638 79	145,305 38	162,171 08	201,022 50
Exchanges for clearing house.....	15,471 67	3,774 61	6,568 57	13,028 31	4,960 06
U. S. and National bank currency	39,958 00	26,960 00	33,009 00	39,667 00	26,990 00
Gold coin.....	27,205 00	21,455 00	23,940 00	16,800 00	17,645 00
Silver coin.....	6,940 00	6,654 00	6,563 00	7,119 00	5,937 00
Nickels and cents.....	435 66	1,915 73	1,061 12	939 20	851 83
Checks, cash items and internal revenue account.....	9,899 32		1,284 78	1,279 78	3,206 80
Totals.....	\$1,285,174 12	\$1,284,732 79	\$1,225,387 37	\$1,230,642 42	\$1,276,009 65
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits, less current ex- penses, interest and taxes paid	30,416 42	30,592 56	33,707 61	32,167 72	35,819 83
Dividends unpaid.....					
Commercial deposits subject to check.....	141,114 88	155,627 22	149,242 95	167,018 77	150,135 29
Commercial certificates of deposit					
Due to banks and bankers.....	194,957 72	167,689 65	127,126 49	139,696 88	173,687 01
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	632,188 84	621,375 63	619,462 75	596,078 30	612,046 46
Savings certificates of deposit....	186,496 26	209,447 73	195,847 57	195,680 75	204,321 06
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$1,285,174 12	\$1,284,732 79	\$1,225,387 37	\$1,230,642 42	\$1,276,009 65

KALAMAZOO TRUST COMPANY, KALAMAZOO.

Organized January 11, 1905.

C. J. MONROE, *President*; S. B. MONROE, A. B. CONNABLE, *Vice Presidents*; FRED G. DEWEY, *Secretary*; R. J. WILLIAMSON, *Treasurer*.

DIRECTORS.—G. L. Gilkey, Jas. H. Hatfield, Ralph Emery, Samuel Folz, Chas. J. Monroe, A. B. Connable, O. K. Buckhout, A. C. Wortley, A. M. Stearns, J. D. Burns, Jas. F. Gilmore, V. L. Palmer, L. S. Monroe, Otto Ihling, Lewis H. Kirby, S. B. Monroe, Chas. A. Peck, Dallas Boudeman, M. H. Lane, A. L. Blumenberg, C. A. Dewing, Benjamin Van Bochove, F. E. Rowe.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Collateral loans: Time.....	\$39,333 99	\$27,333 99	\$23,643 57	\$20,330 77	\$15,000 00
Demand.....	5,500 00	5,500 00	3,375 00	58,133 00	63,133 00
Loans on real estate mortgages:					
In office.....	26,205 00	26,043 00	19,318 00	22,328 68	24,928 63
With State Treasurer.....	70,303 00	61,728 00	63,703 00	62,853 00	61,528 00
Other loans.....					
Bonds: In office.....	24,615 70	33,515 70	34,515 70	27,515 70	7,515 70
With State Treasurer.....	15,000 00	15,000 00	15,000 00	14,500 00	14,500 00
Stocks.....	54,758 00	54,758 00	54,758 00		
Real estate owned.....	18,750 00	18,750 00	18,750 00	18,750 00	17,500 00
Other investments.....					
New building account..	16,000 00			25,000 00	26,250 00
Advances to trusts.....	1,459 52	2,922 02	3,280 02	4,234 15	767 30
Premiums paid.....					
Safety deposit vaults and new building.....		25,000 00	25,000 00		
Furniture and fixtures.....					
Due from approved reserve agents	11,034 03	7,209 10	6,271 14	18,620 06	
Due from other banks and bankers					
Cash items.....	500 00	500 00	500 00	500 00	
Nickels and cents.....					
Silver coin.....					
Gold coin.....					2,000 00
U. S. and National bank notes..					1,500 00
Totals.....	\$283,459 24	\$278,259 81	\$268,114 43	\$272,774 36	\$234,622 68
Liabilities.					
Capital stock paid in.....	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund.....	2,000 00	3,000 00	3,000 00	4,000 00	4,000 00
Undivided profits (less expenses, interest and taxes paid).....	11,227 36	8,766 02	12,456 92	9,738 32	10,495 58
Dividends unpaid.....				300 00	
Trust deposits.....	50,147 19	59,401 26	51,151 54	43,605 09	38,480 07
Debentures.....					
Reserved for taxes.....	995 05	411 69	411 09	990 50	990 50
Other liabilities.....	68,250 17	56,302 18	50,649 28	63,680 45	30,286 53
Voucher checks.....	801 97	303 66	370 00	370 00	370 00
Treasurer's checks.....	37 50	75 00	75 00		
Totals.....	\$283,459 24	\$278,259 81	\$268,114 43	\$272,774 36	\$234,622 68

No. 257.

THE KALKASKA COUNTY STATE AND SAVINGS BANK, KALKASKA.

Organized February 7, 1902.

AMBROSE E. PALMER, *President*; EDGAR B. BABCOCK, *Vice President*;
HAROLD B. WHALLEY, *Cashier*.

DIRECTORS.—Ambrose E. Palmer, William C. Freeman, Edgar B. Babcock, William H. Bockes, George F. Bow, William Lewis, Harold B. Whalley.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$89,461 43	\$82,064 90	\$73,114 50	\$79,052 81	\$70,158 44
Bonds, mortgages and securities..	40,837 96	39,523 87	49,178 34	49,577 35	49,537 35
Premiums paid on bonds.....					
Overdrafts.....	31 88	23 97	207 53	568 20	955 93
Banking house.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Furniture and fixtures.....	2,000 00	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate.....	3,131 38	3,098 83	3,098 83	3,098 83	3,098 83
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	297 08	1,008 97	499 37	633 87	485 46
United States bonds.....					
Due from banks in reserve cities..	5,597 04	26,802 69	20,254 77	13,216 80	11,577 12
Exchanges for clearing house.....					
U. S. and National bank currency	3,223 00	7,219 00	10,092 00	7,883 00	10,060 00
Gold coin.....	5,330 00	5,245 00	5,580 00	5,895 00	5,967 00
Silver coin.....	2,593 90	2,706 10	2,308 50	2,867 40	3,283 55
Nickels and cents.....	390 20	391 10	169 21	258 04	400 00
Checks, cash items and internal revenue account.....	2,742 35	900 74	950 14	671 64	415 74
Totals.....	\$165,636 22	\$180,985 17	\$177,453 19	\$175,722 94	\$167,939 42
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	4,000 00	4,000 00	4,000 00	4,000 00	4,000 00
Undivided profits, less current ex- penses, interest and taxes paid	2,138 72	442 93	2,434 90	109 94	908 88
Dividends unpaid.....					
Commercial deposits subject to check.....	48,821 52	70,320 56	61,141 10	65,292 00	54,030 28
Commercial certificates of deposit..	51,554 06	46,630 36	49,915 89	45,517 21	46,022 55
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	39,121 92	39,591 32	39,961 30	40,803 79	42,977 71
Savings certificates of deposit.....					
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$165,636 22	\$180,985 17	\$177,453 19	\$175,722 94	\$167,939 42

No. 383.

THE UNION STATE BANK, LAINGSBURG.

Organized November 12, 1907.

ANDREW ROHRBACHER, *President*; FRANK B. SMITH, *Vice President*; W. H. HUNT, *Cashier*;
 R. N. SCOTT, SEYMOUR PIATT, *Auditors*.

DIRECTORS.—Andrew Rohrabacher, Isaac Rohrabacher, F. B. Smith, R. H. Scott, J. D. Houghton,
 W. H. Lacy, H. H. Pulver, W. H. Hunt, S. Piatt.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....		\$55,213 25	\$61,834 81	\$56,168 50	\$53,238 79
Bonds, mortgages and securities.....		27,314 85	30,548 30	35,718 62	37,054 97
Premiums paid on bonds.....					
Overdrafts.....		155 30	356 82	289 70	193 79
Banking house.....		800 00	800 00	3,850 00	4,544 43
Furniture and fixtures.....		1,400 00	1,400 00	16 90	462 24
Other real estate.....			450 00		
Due from other banks and bankers (not reserve cities).....					
Items in transit.....		2,720 86	823 75	126 67	1,302 90
United States bonds.....					
Due from banks in reserve cities.....		19,627 37	11,293 77	9,260 82	8,337 92
Exchanges for clearing house.....					
U. S. and National bank currency.....		4,668 00	2,533 00	5,826 00	5,554 00
Gold coin.....		1,960 00	1,155 00	195 00	400 00
Silver coin.....		60 00	300 00	500 00	274 00
Nickels and cents.....		17 86	47 29	59 32	78 98
Checks, cash items and internal revenue account.....		36 00	53 15	149 87	61 84
Totals.....		\$113,973 58	\$111,595 89	\$112,161 49	\$111,503 86
Liabilities.					
Capital stock paid in.....		\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....				76 00	76 00
Undivided profits, less current ex- penses, interest and taxes paid.....		126 30	302 34	213 01	80 93
Dividends unpaid.....					
Commercial deposits subject to check.....		32,954 99	25,533 22	24,619 83	26,102 58
Commercial certificates of deposit.....					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....					
Savings certificates of deposit.....		60,892 29	65,760 33	67,252 65	62,244 35
Notes and bills rediscounted.....					3,000 00
Bills payable.....					
Totals.....		\$113,973 58	\$111,595 89	\$112,161 49	\$111,503 86

No. 283.

FARMERS' AND MERCHANTS' BANK OF LAKE ODESSA.

Organized October 10, 1903.

J. J. ECKARDT, *President*; GEO. A. WEED, *Vice President*; SAMUEL VELTE, *Cashier*.

DIRECTORS.—J. J. Eckardt, Wilson Elliott, I. N. Raymond, John Wagner, Geo. A. Weed, J. F. Velte, Perry Allarding, E. W. Durkee, W. S. Augst.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$91,757 13	\$99,010 67	\$99,099 35	\$100,213 71	\$99,908 36
Bonds, mortgages and securities...	35,910 00	34,810 00	35,012 00	38,677 70	41,504 70
Premiums paid on bonds.....					
Overdrafts.....	248 21	308 88	394 41	243 70	145 25
Banking house.....	4,700 00	4,700 00	4,700 00	4,700 00	4,700 00
Furniture and fixtures.....	2,500 00	2,500 00	2,500 00	2,500 00	2,500 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities	25,969 60	20,990 52	14,579 57	15,909 98	14,470 01
Exchanges for clearing house....					
U. S. and National bank currency	5,157 00	6,267 00	8,992 00	5,420 00	5,830 00
Gold coin.....	4,005 00	5,040 00	5,215 00	5,190 00	5,145 00
Silver coin.....	1,816 70	1,733 30	2,786 25	2,172 45	1,720 30
Nickels and cents.....	128 97	116 63	128 95	107 46	130 60
Checks, cash items and internal revenue account.....	1,909 17	930 13	354 46	170 17	587 57
Totals.....	\$174,101 78	\$176,427 13	\$173,761 99	\$174,705 17	\$176,641 79
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	2,000 00	2,300 00	2,300 00	3,000 00	3,000 00
Undivided profits, less current ex- penses, interest and taxes paid	1,851 29	1,546 62	2,200 31	1,405 47	1,853 64
Dividends unpaid.....	33 00	87 00	52 00	276 00	65 50
Commercial deposits subject to check.....	25,258 60	22,008 06	20,404 49	16,931 40	22,389 01
Commercial certificates of deposit	4,121 00	2,617 90	2,494 90	2,394 90	1,969 90
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	38,690 99	41,167 12	41,196 88	43,933 11	43,664 44
Savings certificates of deposit....	77,156 81	81,700 43	80,113 41	81,764 29	78,669 30
Notes and bills rediscounted....					
Bills payable.....					
Totals.....	\$174,101 78	\$176,427 13	\$173,761 99	\$174,705 17	\$176,641 79

No. 41.

LAKE ODESSA STATE SAVINGS BANK, LAKE ODESSA.

Organized May 22, 1888.

GEO. LIVERTON, *President*; PERRY F. HINES, *Vice President*; W. J. PERCIVAL, *Cashier*.

DIRECTORS.—Geo. Liverton, Perry F. Hines, Louis Krieger, R. A. Colwell, John Klahn.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$64,954 58	\$64,712 43	\$72,793 17	\$70,494 89	\$69,619 26
Bonds, mortgages and securities...	53,227 30	51,004 30	49,316 30	49,476 30	48,622 33
Premiums paid on bonds.....					
Overdrafts.....	960 16	1,191 11	1,031 61	910 32	498 43
Banking house.....	2,000 00	2,000 00	2,000 00	2,000 00	2,000 00
Furniture and fixtures.....	1,629 00	1,629 00	1,645 50	1,645 50	1,905 50
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities	16,033 59	22,996 32	12,224 53	13,777 20	10,650 24
Exchanges for clearing house.....					
U. S. and National bank currency	11,760 00	7,484 00	9,219 00	8,416 00	5,232 00
Gold coin.....	2,940 00	3,975 00	3,250 00	3,610 00	3,965 00
Silver coin.....	4,188 20	5,147 30	3,583 35	4,077 10	2,810 25
Nickels and cents.....	93 15	225 77	210 83	226 97	176 61
Checks, cash items and internal revenue account.....	3,252 77	2,267 62	1,570 66	567 17	556 76
Totals.....	\$161,038 75	\$162,632 85	\$156,844 95	\$155,201 45	\$146,066 38
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	5,000 00	5,000 00	5,000 00	5,000 00	5,000 00
Undivided profits, less current ex- penses, interest and taxes paid	2,834 05	1,910 78	2,640 49	2,461 10	2,673 45
Dividends unpaid.....		60 00		148 00	58 00
Commercial deposits subject to check.....	24,656 47	25,227 90	24,681 59	22,335 84	18,270 38
Commercial certificates of deposit					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding...					
Savings deposits.....	15,381 35	16,677 57	16,361 61	16,401 18	15,748 74
Savings certificates of deposit...	88,166 88	88,756 60	83,161 26	83,855 33	79,315 81
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$161,038 75	\$162,632 85	\$156,844 95	\$155,201 45	\$146,066 38

No. 300.

THE FARMERS' AND MERCHANTS' STATE BANK, LAKEVIEW.

Organized October 27, 1904.

JOHN S. WEIDMAN, *President*; JOHN H. JENSEN, GEO. E. HUMISTON, *Vice Presidents*;
L. P. SORENSON, *Cashier*; J. A. CARROLL, *Assistant Cashier*.DIRECTORS.—John S. Weidman, John H. Jensen, Geo. E. Humiston, Robert Edgar, August Keppe,
Lars P. Sorenson, John J. Bale.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$68,015 41	\$62,128 48	\$55,651 95	\$61,563 82	\$68,768 54
Bonds, mortgages and securities..	51,986 52	47,911 52	44,741 52	40,166 52	42,816 52
Premiums paid on bonds.....					
Overdrafts.....	679 59	592 53	474 31	96 66	1,461 08
Banking house.....	4,500 00	4,500 00	4,500 00	4,500 00	4,500 00
Furniture and fixtures.....	1,375 00	1,375 00	1,375 00	1,375 00	1,375 00
Other real estate.....				9,500 00	9,500 00
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	22,684 24	21,232 56	29,327 78	23,869 37	23,178 15
Exchanges for clearing house.....					
U. S. and National bank currency	7,054 00	3,041 00	5,473 00	7,292 00	1,642 00
Gold coin.....	2,590 00	2,535 00	2,500 00	2,770 00	2,520 00
Silver coin.....	1,229 25	1,107 25	1,047 50	1,495 75	627 00
Nickels and cents.....	144 86	251 77	270 01	228 08	154 01
Checks, cash items and internal revenue account.....	924 37	656 47	1,524 92	1,070 46	373 68
Totals.....	\$161,183 24	\$145,331 58	\$146,885 99	\$153,927 66	\$156,915 98
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	1,031 00	1,482 00	1,482 00	1,482 00	1,482 00
Undivided profits, less current ex- penses, interest and taxes paid	7,611 84	2,512 27	2,930 38	5,845 08	6,060 70
Dividends unpaid.....		60 00			
Commercial deposits subject to check.....	24,817 86	28,284 41	23,450 64	23,389 01	21,387 41
Commercial certificates of deposit..	9,079 97	9,822 30	12,221 72	20,465 63	18,327 14
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	12,538 90	13,028 91	14,860 04	16,255 38	15,791 90
Savings certificates of deposit.....	76,103 67	60,141 69	66,941 21	61,490 56	68,866 83
Notes and bills rediscounted.....	5,000 00	5,000 00			
Bills payable.....					
Totals.....	\$161,183 24	\$145,331 58	\$146,885 99	\$153,927 66	\$156,915 98

No. 133.

THE LANSING STATE SAVINGS BANK, LANSING.

Organized February 25, 1892.

HORATIO H. LARNED, *President*; FREDERICK THOMAN, *Vice President*; J. EDWARD ROE, *Cashier*.

DIRECTORS.—Horatio H. Larned, J. H. Moores, Frederick Thoman, Charles F. Hammond, R. M. Montgomery, Louis Beck, H. A. Haze, L. L. Sattler, G. H. Ziegler, J. Edward Roe.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$661,426 94	\$562,978 68	\$611,202 49	\$612,654 65	\$607,026 45
Bonds, mortgages and securities...	275,264 75	232,926 49	211,552 53	261,647 29	254,103 83
Premiums paid on bonds.....	1,653 96	1,653 96	1,653 96	1,653 96	1,591 77
Overdrafts.....	109 74	961 64	1,203 57	431 18	465 02
Banking house.....	44,500 00	44,500 00	44,500 00	44,500 00	44,500 00
Furniture and fixtures.....	7,439 14	7,439 14	7,689 14	7,689 14	7,689 14
Other real estate.....	13,123 38	13,123 38	14,150 17	14,150 17	11,899 92
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	516 63	61 28	497 13	402 85	150 52
United States bonds.....					
Due from banks in reserve cities..	80,280 74	98,117 62	77,612 07	66,362 87	57,820 50
Exchanges for clearing house.....	5,690 95	3,112 90	9,735 58	11,125 60	6,920 16
U. S. and National bank currency	44,279 00	44,561 00	47,022 00	52,353 00	42,563 00
Gold coin.....	26,995 00	27,137 50	26,535 00	28,050 00	25,040 00
Silver coin.....	4,180 20	5,400 00	7,500 00	6,480 00	2,590 00
Nickels and cents.....	90 00	450 00	473 59	697 88	350 19
Checks, cash items and internal revenue account.....	9,565 10	6,299 44	6,803 22	4,346 31	5,930 04
Totals.....	\$1,175,435 53	\$1,048,743 03	\$1,068,130 55	\$1,112,544 90	\$1,068,640 56
Liabilities.					
Capital stock paid in.....	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund.....	36,000 00	38,000 00	38,000 00	40,000 00	40,000 00
Undivided profits, less current ex- penses, interest and taxes paid	8,291 86	5,271 91	9,931 79	4,358 99	7,945 53
Dividends unpaid.....	84 06			165 46	
Commercial deposits subject to check.....	407,400 16	370,912 53	360,524 65	302,289 28	366,108 81
Commercial certificates of deposit..					
Due to banks and bankers.....					
Certified checks.....	1,121 95	341 00	308 50	175 00	227 17
Cashier's checks outstanding.....					
Savings deposits.....	275,364 94	232,211 88	248,458 56	261,666 19	252,638 14
Savings certificates of deposit.....	264,216 43	238,765 91	260,907 05	263,869 98	251,720 91
Notes and bills rediscounted.....	32,926 13	13,239 80			
Bills payable.....					
Totals.....	\$1,175,435 53	\$1,048,743 03	\$1,068,130 55	\$1,112,544 90	\$1,068,640 56

No. 271.

LAPEER SAVINGS BANK OF LAPEER.

Organized September 19, 1902.

B. F. LODER, *President*; EDGAR S. HOUGH, *Vice President*; G. R. BUCK, *Cashier*;
R. L. BALDWIN, *Assistant Cashier*.

DIRECTORS.—B. F. Loder, L. S. Higley, Edgar S. Hough, John McLennan, Matthias Caley, G. R. Buck.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$90,368 79	\$88,276 75	\$98,189 02	\$97,192 76	\$103,215 19
Bonds, mortgages and securities...	99,144 89	106,319 89	105,959 19	108,904 19	103,604 19
Premiums paid on bonds.....					
Overdrafts.....	207 74	425 73	257 21	550 36	269 50
Banking house.....					
Furniture and fixtures.....	2,600 00	2,600 00	2,600 00	2,400 00	2,400 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	24,142 99	24,033 70	21,057 30	30,664 89	21,106 87
Exchanges for clearing house.....					
U. S. and National bank currency	11,254 00	6,555 00	4,617 00	2,682 00	4,122 00
Gold coin.....	5,515 00	6,560 00	7,292 50	7,840 00	8,232 50
Silver coin.....	958 50	874 00	920 70	820 20	200 30
Nickels and cents.....	108 34	145 58	118 78	125 74	118 57
Checks, cash items and internal revenue account.....	201 92	176 05	400 58	134 98	151 84
Totals.....	\$234,502 17	\$235,966 70	\$241,412 28	\$251,315 12	\$243,420 96
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	2,250 00	2,500 00	2,500 00	2,750 00	2,750 00
Undivided profits, less current ex- penses, interest and taxes paid	1,671 25	714 12	1,738 93	864 06	1,957 58
Dividends unpaid.....					
Commercial deposits subject to check.....	19,183 98	19,960 79	24,059 13	32,090 60	21,173 59
Commercial certificates of deposit..					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	34,844 47	36,846 53	40,036 14	39,938 69	42,077 67
Savings certificates of deposit.....	151,552 47	150,945 26	148,078 08	150,671 77	150,462 12
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$234,502 17	\$235,966 70	\$241,412 28	\$251,315 12	\$243,420 96

No. 117.

THE STATE SAVINGS BANK OF LAPEER, LAPEER.

Organized May 9, 1891.

CHESTER G. WHITE, *President*; EDMUND BROWNELL, *Vice President*; J. R. JOHNSON, *Cashier*;
KIRK WHITE, *Assistant Cashier*.

DIRECTORS.—Chester G. White, Geo. W. Rood, Edmund Brownell, Kirk White, Ripley White, Wm. B. Williams, Chas. H. Rood.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$74,502 83	\$65,377 83	\$65,514 87	\$68,351 18	\$67,738 31
Bonds, mortgages and securities..	344,468 85	349,471 85	339,343 85	334,724 85	335,797 65
Premiums paid on bonds.....					
Overdrafts.....	1 52	1 52	9 27	28 54	28 54
Banking house.....					
Furniture and fixtures.....					
Other real estate.....	1,300 00	1,300 00			
Due from other banks and bankers (not reserve cities).....	6,971 91	6,872 55	16,454 06	2,697 95	17,422 43
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	40,000 00	40,550 00	40,550 00	41,158 25	41,158 25
Exchanges for clearing house.....					
U. S. and National bank currency					
Gold coin.....	26,000 00	26,000 00	16,000 00	19,000 00	19,000 00
Silver coin.....					
Nickels and cents.....					
Checks, cash items and internal revenue account.....					
Totals.....	\$493,245 11	\$489,573 75	\$477,872 05	\$465,960 77	\$481,145 18
Liabilities.					
Capital stock paid in.....	\$45,000 00	\$45,000 00	\$45,000 00	\$45,000 00	\$45,000 00
Surplus fund.....	9,000 00	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits, less current ex- penses, interest and taxes paid	36,465 75	25,989 61	32,967 32	25,397 87	28,930 41
Dividends unpaid.....					
Commercial deposits subject to check.....					
Commercial certificates of deposit..					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	402,779 36	398,584 14	379,904 73	375,562 90	387,214 77
Savings certificates of deposit.....					
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$493,245 11	\$489,573 75	\$477,872 05	\$465,960 77	\$481,145 18

No. 201.

STATE SAVINGS BANK OF LAURIUM, LAURIUM.

Organized November 6, 1897.

JOHNSON VIVIAN, JR., *President*; WILLIAM H. THIELMAN, *Vice President*; JAMES T. FISHER, *Cashier*; EDWARD P. BAST, *Assistant Cashier*.

DIRECTORS.—Johnson Vivian, Jr., James MacNaughton, William H. Thielman, Frank S. Carlton, J. P. Peterman, James T. Fisher, James A. Torrance.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$643,149 08	\$594,051 54	\$581,576 01	\$593,152 82	\$599,140 09
Bonds, mortgages and securities...	132,254 79	138,497 51	163,960 16	163,494 34	163,692 34
Premiums paid on bonds.....					
Overdrafts.....	604 22	145 82	223 94	2,234 95	2,196 33
Banking house.....	37,500 00	37,500 00	37,500 00	37,500 00	37,500 00
Furniture and fixtures.....	5,000 00				
Other real estate.....					
Due from other banks and bankers (not reserve cities).....	18,093 68	7,299 58	11,648 18	12,602 86	31,184 76
Items in transit.....	3,466 92	4,661 33	9,994 46	10,832 06	5,849 52
United States bonds.....					
Due from banks in reserve cities..	47,690 86	40,509 80	59,578 38	60,259 48	99,002 61
Exchanges for clearing house.....	1,582 88	353 28	7,587 52	5,333 53	10,721 80
U. S. and National bank currency	61,992 00	78,701 00	85,522 00	85,413 00	47,780 00
Gold coin.....	18,302 50	3,460 00	11,345 00	10,707 50	6,662 50
Silver coin.....	5,785 15	5,007 35	6,228 15	5,857 85	3,403 40
Nickels and cents.....	702 10	717 09	510 27	922 50	477 00
Checks, cash items and internal revenue account.....	6,554 03	2,011 65	1,371 00	7,994 18	1,208 41
Totals.....	\$982,678 21	\$912,915 95	\$977,054 07	\$986,305 07	\$1,008,818 76
Liabilities.					
Capital stock paid in.....	\$75,000 00	\$75,000 00	\$75,000 00	\$75,000 00	\$75,000 00
Surplus fund.....	75,000 00	100,000 00	100,000 00	100,000 00	100,000 00
Undivided profits, less current ex- penses, interest and taxes paid	42,038 92	13,871 55	17,746 98	19,113 12	23,088 09
Dividends unpaid.....					
Commercial deposits subject to check.....	377,477 58	302,952 94	342,475 26	329,689 68	335,553 86
Commercial certificates of deposit..	7,615 41	7,581 86	13,139 75	7,511 94	6,132 56
Due to banks and bankers.....	1,479 86	9,699 95	140 44	10,795 63	17,380 35
Certified checks.....		1,900 00	400 00	400 00	
Cashier's checks outstanding.....					
Savings deposits.....	367,493 23	362,138 01	386,408 73	306,221 79	402,026 89
Savings certificates of deposit.....	36,428 97	39,640 45	41,620 45	47,572 91	49,656 41
Collections.....	144 24	131 19	122 46		
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$982,678 21	\$912,915 95	\$977,054 07	\$986,305 07	\$1,008,818 76

No. 8.

THE PEOPLE'S BANK OF LESLIE.

Organized December 24, 1886.

Corporate existence extended December 24, 1906.

ARTHUR J. TUTTLE, *President*; MARSHALL L. CAMPBELL, *Vice President*; A. L. DOWLING, *Cashier*

DIRECTORS.—M. I. Covert, O. V. Tuttle, Arthur J. Tuttle, F. E. Haynes, Marshall L. Campbell, Fanny R. Haynes, A. L. Dowling.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$127,813 78	\$129,467 30	\$142,514 74	\$140,326 53	\$134,982 59
Bonds, mortgages and securities.....	42,069 80	40,569 80	42,564 80	41,499 80	39,899 80
Premiums paid on bonds.....					
Overdrafts.....	901 69	217 31	1,182 14	554 36	449 43
Banking house.....	2,500 00	2,500 00	2,500 00	2,500 00	2,500 00
Furniture and fixtures.....					
Other real estate.....	3,143 67	3,143 67	3,143 67	4,143 67	2,356 62
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	2,929 28	1,486 44	425 86	79 46	2,499 05
United States bonds.....					
Due from banks in reserve cities.....	18,658 43	15,202 01	4,356 64	7,439 13	14,225 14
Exchanges for clearing house.....	1,025 72		1,202 50		
U. S. and National bank currency.....	3,746 00	6,282 00	2,761 00	5,660 00	4,022 00
Gold coin.....	7,202 50	11,022 50	9,972 50	8,532 50	10,067 50
Silver coin.....	705 10	445 10	480 10	793 50	793 80
Nickels and cents.....	54 90	120 64	230 17	200 19	124 05
Checks, cash items and internal revenue account.....	1,235 87		1,025 42	1,375 08	628 08
Totals.....	\$212,586 74	\$210,456 77	\$209,369 54	\$213,104 22	\$212,548 06
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00	25,000 00
Undivided profits, less current ex- penses, interest and taxes paid.....	2,938 28	1,838 49	3,183 42	1,687 94	2,755 74
Dividends unpaid.....					
Commercial deposits subject to check.....	72,310 53	71,826 53	56,206 88	65,078 73	51,849 23
Commercial certificates of deposit.....	102,337 93	101,791 75	99,979 24	91,337 55	92,943 09
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....					
Savings certificates of deposit.....					
Notes and bills rediscounted.....					
Bills payable.....			15,000 00	20,000 00	15,000 00
Totals.....	\$212,586 74	\$210,456 77	\$209,369 54	\$213,104 22	\$212,548 06

No. 184.

LEXINGTON STATE BANK, LEXINGTON.

Organized January 29, 1896.

JOHN BELL, *President*; ALEX. CRUICKSHANK, JAMES COLBECK, *Vice Presidents*; D. McNAIR, *Cashier*; FRANK L. FENTON, *Assistant Cashier*.

DIRECTORS.—John Bell, John P. Niggeman, Jr., Alex. Cruickshank, Frank Matthews, A. E. Sleeper, James Colbeck.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$65,237 20	\$62,652 32	\$64,218 07	\$68,950 23	\$73,088 85
Bonds, mortgages and securities...	8,598 25	8,048 25	8,748 25	8,104 25	7,950 00
Premiums paid on bonds.....					
Overdrafts.....	6 95	12 97	29 20	64 91	58 37
Banking house.....	2,500 00	2,500 00	2,500 00	2,500 00	2,500 00
Furniture and fixtures.....	2,000 00	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate.....	4,435 00	4,435 00	4,435 00	4,435 00	4,435 00
Due from other banks and bankers (not reserve cities).....		315 84	450 33		505 47
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	25,640 94	27,721 16	26,262 60	25,802 29	18,740 98
Exchanges for clearing house.....					
U. S. and National bank currency	6,267 00	5,207 00	3,853 00	6,470 00	5,031 00
Gold coin.....	1,315 00	1,465 00	1,715 00	1,845 00	2,125 00
Silver coin.....	949 75	1,199 45	1,242 25	1,417 00	519 35
Nickels and cents.....	38 01	76 49	123 49	134 98	37 20
Checks, cash items and internal revenue account.....	21 50	29 65	293 20	717 01	205 59
Totals.....	\$117,009 69	\$115,663 13	\$115,870 39	\$122,440 67	\$117,796 81
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	1,700 00	1,800 00	1,800 00	1,800 00	1,800 00
Undivided profits, less current ex- penses, interest and taxes paid	2,021 58	1,524 08	1,651 93	1,671 32	1,670 52
Dividends unpaid.....					
Commercial deposits subject to check.....	15,597 52	15,809 35	20,369 61	22,543 50	19,273 04
Commercial certificates of deposit	76,891 49	76,529 70	72,048 85	75,416 24	75,053 25
Due to banks and bankers.....	799 10			1,009 61	
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....					
Savings certificates of deposit.....					
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$117,009 69	\$115,663 13	\$115,870 39	\$122,440 67	\$117,796 81

No. 408.

LITCHFIELD STATE SAVINGS BANK, LITCHFIELD.

Organized August 3, 1908.

CHAS. G. SHERK, *President*; GEO. P. BENEDICT, *Vice President*; HARRY S. SACKETT, *Cashier*.

DIRECTORS.—Chas. G. Sherk, Ed. Bally, G. P. Benedict, L. C. Feighner, John H. Randall, W. R. Freeman, F. S. Sackett.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....					
Bonds, mortgages and securities.....					
Premiums paid on bonds.....					
Overdrafts.....					
Banking house.....					
Furniture and fixtures.....					
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities.....					
Exchanges for clearing house.....					
U. S. and National bank currency.....					
Gold coin.....					
Silver coin.....					
Nickels and cents.....					
Checks, cash items and internal revenue account.....					
Totals.....					
Liabilities.					
Capital stock paid in.....					
Surplus fund.....					
Undivided profits, less current ex- penses, interest and taxes paid.....					
Dividends unpaid.....					
Commercial deposits subject to check.....					
Commercial certificates of deposit.....					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....					
Savings certificates of deposit.....					
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....					

No. 360.

THE CITY STATE BANK OF LOWELL.

Organized January 29, 1907.

A. W. WEEKES, *President*; H. A. PECKHAM, *Vice President*; W. A. WATTS, *Cashier*;
T. A. MURPHY, *Assistant Cashier*.

DIRECTORS.—J. S. Bergin, Orton Hill, F. W. Hinyan, T. A. Murphy, R. J. Flanagan, H. A. Peckham,
R. Van Dyke, W. A. Watts, A. W. Weekes, Wm. T. Condon.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$75,147 69	\$73,090 02	\$66,954 46	\$67,084 27	\$65,596 02
Bonds, mortgages and securities...	44,305 97	43,703 79	42,738 28	44,313 05	54,174 51
Premiums paid on bonds.....					
Overdrafts.....					
Banking house.....					
Furniture and fixtures.....	3,500 00	3,500 00	3,500 00	3,500 00	3,500 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....	6,718 21	6,718 21			
Items in transit.....	6 16	5 00	21 17	7 80	1,072 92
United States bonds.....					
Due from banks in reserve cities..	8,955 97	12,858 03	19,173 15	26,312 65	16,470 82
Exchanges for clearing house.....			527 60	299 62	81 60
U. S. and National bank currency	9,673 00	4,021 00	4,402 00	6,940 00	5,872 00
Gold coin.....	4,795 00	1,495 00	2,205 00	2,987 50	3,273 00
Silver coin.....	1,175 25	2,344 65	1,137 80	737 00	775 10
Nickels and cents.....	73 92	207 01	168 65	140 33	107 61
Checks, cash items and internal revenue account.....	1,212 68	577 10	325 39	235 87	220 95
Totals.....	\$155,563 85	\$148,519 81	\$143,153 50	\$152,558 09	\$151,144 53
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....					
Undivided profits, less current ex- penses, interest and taxes paid	393 07	602 39	562 66	776 44	1,351 10
Dividends unpaid.....					
Commercial deposits subject to check.....	35,482 21	34,154 69	36,113 48	46,543 61	48,138 37
Commercial certificates of deposit					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....	112 00				
Savings deposits.....	54,320 79	50,651 58	50,700 48	51,232 23	48,499 42
Savings certificates of deposit...	31,755 78	29,611 15	30,716 04	29,005 81	28,155 64
Assessment on capital stock.....	8,500 00	8,500 00			
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$155,563 85	\$148,519 81	\$143,153 50	\$152,558 09	\$151,144 53

No. 111.

THE LOWELL STATE BANK, LOWELL.

Organized January 22, 1891.

CHARLES McCARTY, *President*; EDWARD L. BENNETT, JESSE TOMPSETT, *Vice Presidents*;
DAVID G. MANGE, *Cashier*.

DIRECTORS.—Charles McCarty, Edward L. Bennett, Fred J. Laver, William E. Marsh, Jesse Tompsett,
Dudley E. Waters, C. A. Lee.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$65,933 69	\$94,292 92	\$95,855 70	\$111,289 46	\$112,227 91
Bonds, mortgages and securities..	99,125 32	97,680 34	108,532 51	109,832 51	114,572 26
Premiums paid on bonds.....	150 00	150 00	150 00		
Overdrafts.....	212 87	425 89	609 68	22 49	478 27
Banking house.....	4,500 00	4,500 00	4,500 00	4,500 00	4,500 00
Furniture and fixtures.....	2,000 00	2,000 00	2,000 00	2,000 00	2,000 00
Interest, taxes and expenses paid..	201 98				
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	2,617 80	5,901 15	5,395 26	2,044 19	2,685 93
United States bonds.....					
Due from banks in reserve cities..	65,694 46	53,686 33	43,313 36	39,285 96	34,769 92
Exchanges for clearing house.....					
U. S. and National bank currency	11,961 00	6,720 00	8,327 00	9,950 00	10,866 00
Gold coin.....	3,500 00	4,560 00	4,915 00	5,295 00	5,645 00
Silver coin.....	3,537 85	2,111 15	799 80	961 00	938 05
Nickels and cents.....	55 13	41 09	54 90	58 92	97 77
Checks, cash items and internal revenue account.....	641 43	213 45	296 83	150 93	597 81
Totals.....	\$260,181 53	\$272,282 32	\$274,750 04	\$285,390 46	\$289,378 92
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	5,000 00	5,000 00	5,000 00	5,000 00	5,000 00
Undivided profits, less current ex- penses, interest and taxes paid		666 06	2,754 77	861 05	1,388 50
Dividends unpaid.....					
Commercial deposits subject to check.....	50,015 48	55,161 72	51,765 47	41,242 19	43,429 74
Commercial certificates of deposit..					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	127,262 89	135,306 95	133,293 88	130,114 15	138,955 06
Savings certificates of deposit.....	52,903 16	51,147 59	56,935 92	74,173 07	75,605 62
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$260,181 53	\$272,282 32	\$274,750 04	\$285,390 46	\$289,378 92

STATE BANKS OF MICHIGAN.

209

No. 239.

LUDINGTON STATE BANK, LUDINGTON.

Organized May 22, 1901.

CHAS. G. WING, *President*; WARREN A. CARTIER, *Vice President*; CLYDE HAGERMAN, *Cashier*.

DIRECTORS.—Chas. G. Wing, Warren A. Cartier, Wm. Rath, R. P. Bishop, Michael B. Danaher, A. E. Cartier.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$219,501 45	\$248,154 91	\$240,362 57	\$237,406 07	\$218,010 21
Bonds, mortgages and securities..	236,772 44	240,786 84	258,096 83	267,096 84	277,606 95
Premiums paid on bonds.....					
Overdrafts.....	304 78	273 84	260 43	166 32	1,025 60
Banking house.....	10,688 20	10,688 20	9,688 20	10,417 31	10,689 83
Furniture and fixtures.....	4,730 14	4,768 54	4,768 54	4,775 04	5,050 04
Other real estate.....					
Due from other banks and bankers (not reserve cities).....		1,065 87		985 37	474 99
Items in transit.....	634 60				5,436 38
United States bonds.....					
Due from banks in reserve cities..	46,900 94	46,138 98	38,596 87	33,008 76	64,294 56
Exchanges for clearing house.....				4,468 22	
U. S. and National bank currency	15,823 00	13,671 00	16,306 00	17,546 00	19,060 00
Gold coin.....	16,630 00	18,294 61	16,363 89	8,907 50	5,509 52
Silver coin.....	3,397 50	5,944 45	3,792 55	3,113 65	5,232 65
Nickels and cents.....	587 66	575 72	580 59	460 41	385 06
Checks, cash items and internal revenue account.....	744 52	2,072 03	2,418 87	3,502 73	442 49
Totals.....	\$556,224 23	\$592,434 99	\$591,237 34	\$591,854 22	\$613,218 37
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits, less current ex- penses, interest and taxes paid	11,032 82	2,809 61	6,083 23	1,004 54	5,218 62
Dividends unpaid.....					
Commercial deposits subject to check.....	116,090 18	141,066 68	146,045 80	168,182 96	157,865 58
Commercial certificates of deposit..	24 65	24 65	24 65		
Due to banks and bankers.....	1,964 25	2,377 98	2,587 68	1,969 55	747 15
Certified checks.....			240 00	240 00	240 00
Cashier's checks outstanding.....					
Savings deposits.....	218,782 58	228,783 23	232,806 99	210,740 15	225,702 45
Savings certificates of deposit.....	133,309 75	142,372 84	128,648 99	134,727 02	148,444 57
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$556,224 23	\$592,434 99	\$591,237 34	\$591,854 22	\$613,218 37

No. 130.

THE ANTRIM COUNTY STATE SAVINGS BANK, MANCERLONA.

Organized January 20, 1892.

H. G. WHITE, *President*; I. N. RODENBAUGH, *Vice President*; E. L. J. MILLS, *Cashier*;
R. I. MACDONALD, *Assistant Cashier*.

DIRECTORS.—H. G. White, I. N. Rodenbaugh, N. C. Weter, Frank Harding, J. W. McCauley, E. C. Burnett, N. M. Langdon.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$156,065 58	\$145,839 59	\$155,484 76	\$157,135 06	\$148,800 97
Bonds, mortgages and securities...	62,089 80	61,135 98	59,373 18	62,707 18	61,618 38
Premiums paid on bonds.....					
Overdrafts.....		910 15	236 19	21 21	13 70
Banking house.....	3,182 45	3,182 45	3,182 45	3,241 43	3,370 90
Furniture and fixtures.....					
Other real estate.....	2,683 95	2,183 95	2,183 95	2,383 84	2,383 84
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	3,946 04	57 56	1,501 75	122 63	143 86
United States bonds.....					
Due from banks in reserve cities..	29,698 06	62,398 05	75,234 63	85,891 25	66,312 83
Exchanges for clearing house.....					
U. S. and National bank currency	14,108 00	10,668 00	8,877 00	6,065 00	10,939 00
Gold coin.....	3,325 00	4,335 00	5,065 00	5,010 00	5,105 00
Silver coin.....	2,588 35	2,436 75	1,285 40	1,708 15	2,221 45
Nickels and cents.....	145 15	81 94	166 28	239 85	231 34
Checks, cash items and internal revenue account.....	117 57	202 82	15 10	59 42	8,355 17
Totals.....	\$277,949 95	\$293,432 24	\$312,805 69	\$324,585 62	\$309,496 44
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	5,000 00	5,000 00	5,000 00	5,000 00	5,000 00
Undivided profits, less current ex- penses, interest and taxes paid	19,623 06	15,942 80	18,901 85	15,238 42	16,327 84
Dividends unpaid.....		36 00	4 00	32 00	
Commercial deposits subject to check.....	54,437 20	71,500 44	79,614 21	69,996 55	48,639 57
Commercial certificates of deposit..	89,841 32	83,077 58	84,026 30	102,085 88	106,860 55
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	89,048 37	97,875 42	105,059 33	112,232 77	112,668 48
Savings certificates of deposit.....					
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$277,949 95	\$293,432 24	\$312,805 69	\$324,585 62	\$309,496 44

No. 242.

PEOPLE'S BANK, MANCHESTER.

Organized August 31, 1901.

FREDERICK STEINKOHL, *President*; E. M. CONKLIN, *Vice President*; C. W. CASE, *Cashier*.

DIRECTORS.—Fred Kensler, B. G. Lovejoy, Frederick Steinkohl, E. M. Conklin, James A. Lowery, J. D. Torrey, F. W. Smith, C. W. Case, J. H. Kingsley.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$129,274 73	\$127,465 67	\$114,680 19	\$115,503 71	\$115,854 47
Bonds, mortgages and securities...	96,932 50	96,346 17	109,005 00	110,836 50	112,761 50
Premiums paid on bonds.....					
Overdrafts.....	758 01	1,413 33	553 63	225 43	136 13
Banking house.....	5,000 00	5,000 00	5,000 00	5,000 00	5,000 00
Furniture and fixtures.....	1,600 00	1,600 00	1,600 00	1,600 00	1,600 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....	5,013 55				
Items in transit.....	3,249 82	1,769 68	858 12	3,618 05	228 26
United States bonds.....					
Due from banks in reserve cities..	27,602 31	33,026 46	33,868 95	34,173 69	22,542 33
Exchanges for clearing house.....	107 94	159 57	2,454 27	69 42	267 91
U. S. and National bank currency	1,809 00	3,386 00	5,613 00	5,582 00	3,668 00
Gold coin.....	10,035 00	9,665 00	10,150 00	10,120 00	8,850 00
Silver coin.....	935 90	1,395 00	1,475 00	1,240 00	740 00
Nickels and cents.....	73 54	69 23	72 37	178 34	105 48
Checks, cash items and internal revenue account.....		121 24	86 01	59 13	156 59
Totals.....	\$282,392 30	\$281,417 35	\$285,416 53	\$288,205 27	\$271,909 67
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	8,000 00	8,000 00	8,000 00	8,000 00	8,000 00
Undivided profits, less current ex- penses, interest and taxes paid	2,712 83	1,664 32	3,076 30	1,817 21	1,904 83
Dividends unpaid.....					
Commercial deposits subject to check.....	66,819 34	66,588 95	64,252 98	65,266 01	60,070 92
Commercial certificates of deposit..					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	26,732 84	27,549 45	30,785 51	33,897 79	34,949 76
Savings certificates of deposit.....	153,127 29	152,614 63	154,291 74	154,224 26	141,984 16
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$282,392 30	\$281,417 35	\$285,416 53	\$288,205 27	\$271,909 67

No. 172.

UNION SAVINGS BANK OF MANCHESTER.

Organized June 28, 1894.

JOHN M. HORNING, *President*; A. H. KUHLE, *Vice President*; ED. E. ROOT, *Cashier*;
BENNETT C. ROOT, *Assistant Cashier*.DIRECTORS.—Geo. Heimendinger, John M. Horning, Fred Breitenwischer, A. H. Kuhl, C. F. Kapp,
John Wuerthner, John H. Schlicht, A. J. Waters, A. D. English.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$313,371 66	\$94,042 05	\$99,015 29	\$104,488 44	\$90,740 68
Bonds, mortgages and securities...	88,768 55	301,840 55	315,822 88	314,251 40	328,285 73
Premiums paid on bonds.....					
Overdrafts.....					
Banking house.....	11,000 00	11,000 00	11,000 00	11,000 00	11,000 00
Furniture and fixtures.....	1,700 00	1,700 00	1,700 00	1,700 00	1,700 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....	1,581 13		1,649 32		
Items in transit.....					760 00
United States bonds.....					
Due from banks in reserve cities..	49,898 20	53,017 15	55,090 39	54,147 72	45,202 11
Exchanges for clearing house.....	73 95	937 89	621 71	353 03	898 90
U. S. and National bank currency	13,275 00	12,791 00	9,893 00	13,895 00	12,159 00
Gold coin.....	8,925 00	9,790 00	10,000 00	10,250 00	10,290 00
Silver coin.....	1,186 00	1,213 50	1,241 35	1,618 00	1,198 25
Nickels and cents.....	42 10	50 45	36 06	29 59	41 77
Checks, cash items and internal revenue account.....					
Totals.....	\$489,821 59	\$486,436 59	\$505,870 00	\$511,733 18	\$502,266 44
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	12,500 00	16,000 00	16,000 00	16,000 00	16,000 00
Undivided profits, less current ex- penses, interest and taxes paid	6,371 08	4,508 35	6,389 81	4,873 83	7,957 24
Dividends unpaid.....					
Commercial deposits subject to check.....	26,385 21	28,034 45	22,704 89	20,185 58	21,176 29
Commercial certificates of deposit	3,710 00	3,840 00	3,310 00	3,240 00	3,410 00
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	282,004 93	278,276 89	292,835 59	302,227 09	296,679 69
Savings certificates of deposit....	133,850 37	130,776 90	139,629 71	140,306 68	132,043 22
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$489,821 59	\$486,436 59	\$505,870 00	\$511,733 18	\$502,266 44

No. 116.

THE MANISTEE COUNTY SAVINGS BANK, MANISTEE.

Organized May 4, 1891.

E. GOLDEN FILER, *President*; JOSEPH KIRSTER, *Vice President*; W. J. GREGORY, *Cashier*.

DIRECTORS.—E. Golden Filer, Thomas Kenny, Joseph Kirster, John H. Grant, John Smith.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$404,639 70	\$410,481 18	\$486,544 40	\$531,341 39	\$523,680 99
Bonds, mortgages and securities...	410,853 33	415,599 74	432,083 48	448,032 66	464,120 68
Premiums paid on bonds.....					
Overdrafts.....	874 75	666 85	433 90	1,174 82	1,340 78
Banking house.....	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
Furniture and fixtures.....					
Other real estate.....	1,600 00	1,600 00	1,600 00	775 00	
Due from other banks and bankers (not reserve cities).....	13,921 17	6,981 92	12,653 61	17,218 35	13,064 35
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	121,326 32	110,615 07	254,342 77	194,723 94	237,597 91
Exchanges for clearing house.....					
U. S. and National bank currency	35,804 00	16,677 00	18,991 00	49,038 00	15,130 00
Gold coin.....	36,910 00	41,780 00	48,885 00	48,296 00	40,815 00
Silver coin.....	6,892 70	11,548 65	16,729 60	15,660 20	20,121 85
Nickels and cents.....	165 65	565 12	648 60	652 58	828 77
Checks, cash items and internal revenue account.....	537 91	634 51	925 19	1,179 75	1,064 49
Totals.....	\$1,058,525 53	\$1,042,150 04	\$1,298,837 55	\$1,333,090 69	\$1,342,764 82
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current ex- penses, interest and taxes paid	13,015 21	3,969 23	8,987 39	11,787 70	17,888 10
Dividends unpaid.....				236 00	
Commercial deposits subject to check.....	224,146 40	213,337 33	439,731 59	439,501 10	431,865 75
Commercial certificates of deposit	131,354 95	146,557 44	145,528 49	151,256 30	161,004 21
Due to banks and bankers.....	6,693 73	4,443 13	5,879 55	4,559 40	2,085 97
Certified checks.....	166 30	1,200 00	100 00	401 25	100 00
Cashier's checks outstanding.....					
Savings deposits.....	623,148 94	612,652 91	\$638,610 53	\$665,349 94	\$669,820 79
Savings certificates of deposit.....					
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$1,058,525 53	\$1,042,150 04	\$1,298,837 55	\$1,333,090 69	\$1,342,764 82

No. 21.

THE MANISTIQUE BANK, MANISTIQUE.

Organized May 16, 1889.

GEORGE H. ORR, *President*; M. H. QUICK, *Vice President*; M. W. ORR, *Cashier*;
E. H. JEWELL, *Assistant Cashier*.

DIRECTORS.—George H. Orr, M. H. Quick, R. B. Waddell, A. L. Orr, E. H. Jewell.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$299,726 52	\$289,091 96	\$271,346 53	\$288,349 06	\$280,084 96
Bonds, mortgages and securities..	76,800 87	69,543 31	65,041 76	64,968 48	69,055 10
Premiums paid on bonds.....					
Overdrafts.....		6 70	629 10	34 65	310 98
Banking house.....	3,864 98	3,224 98	3,274 98	3,238 98	3,267 98
Furniture and fixtures.....					
Other real estate.....	3,856 79	3,856 79	3,856 79	3,706 79	3,706 79
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	1,946 16	2,086 25	1,196 63	1,307 83	632 17
United States bonds.....					
Due from banks in reserve cities..	99,463 49	174,579 12	120,044 72	97,893 86	61,042 83
Exchanges for clearing house.....					
U. S. and National bank currency	27,948 00	15,752 00	13,865 00	10,440 00	12,562 00
Gold coin.....	12,145 00	15,075 00	15,040 00	13,520 00	15,150 00
Silver coin.....	1,888 96	1,936 00	3,160 00	2,471 00	2,776 00
Nickels and cents.....	90 67	70 87	101 10	150 95	90 53
Checks, cash items and internal revenue account.....	850 19	265 34	1,066 80	255 46	478 63
Totals.....	\$528,641 62	\$556,088 32	\$498,623 41	\$486,306 06	\$429,157 97
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	15,000 00	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits, less current ex- penses, interest and taxes paid	27,630 21	14,610 47	18,487 44	21,655 60	23,489 62
Dividends unpaid.....					
Commercial deposits subject to check.....	307,958 43	354,507 99	288,102 09	276,625 24	220,601 70
Commercial certificates of deposit					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....					
Savings certificates of deposit.....	128,052 98	116,969 86	122,033 83	118,085 22	115,066 65
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$528,641 62	\$556,088 32	\$498,623 41	\$486,306 06	\$429,157 97

No. 296.

THE MANTON STATE BANK, MANTON, MICHIGAN.

Organized July 27, 1904.

GEO. F. WILLIAMS, *President*; GEO. M. BROOKS, *Vice President*; J. E. JONES, *Cashier*.

DIRECTORS.—George F. Williams, Warren D. Wade, Geo. M. Brooks, William Caldwell, William McGregor, Walter B. Williams, Joseph Berry.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$69,953 08	\$71,964 01	\$76,890 68	\$72,841 28	\$66,414 13
Bonds, mortgages and securities...	27,256 00	27,072 00	25,990 00	25,940 00	26,860 00
Premiums paid on bonds.....					
Overdrafts.....	1,820 15	2,503 37	565 97	1,066 80	700 24
Banking house.....	3,000 00	3,000 00	3,000 00	3,000 00	7,150 00
Furniture and fixtures.....	1,346 27	1,346 27	1,346 27	1,650 00	1,657 40
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	6,718 02	12,120 61	9,137 44	7,781 45	13,210 26
Exchanges for clearing house.....					
U. S. and National bank currency	5,752 00	7,275 00	5,296 00	7,655 00	7,198 00
Gold coin.....	1,135 00	1,400 00	2,000 00	1,900 00	2,000 00
Silver coin.....	1,484 00	262 50	280 15	668 15	380 80
Nickels and cents.....	15 07	30 07	50 19	30 05	45 33
Checks, cash items and internal revenue account.....	1,271 20	5,321 51	24 69	25 36	629 83
Totals.....	\$119,750 79	\$132,295 34	\$124,573 39	\$122,558 11	\$126,245 99
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	1,250 00	1,500 00	1,500 00	1,950 00	1,950 00
Undivided profits, less current ex- penses, interest and taxes paid	2,401 50	582 41	3,218 93	525 16	1,086 43
Dividends unpaid.....					
Commercial deposits subject to check.....	29,195 62	39,192 47	33,233 39	35,321 29	30,042 67
Commercial certificates of deposit..	66,903 67	71,020 46	66,621 07	64,761 66	73,166 89
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....					
Savings certificates of deposit.....					
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$119,750 79	\$132,295 34	\$124,573 39	\$122,558 11	\$126,245 99

No. 381.

THE FIRST STATE SAVINGS BANK OF MARCELLUS.

Organized February 14, 1907.

SOLOMON STERN, *President*; ERNEST SHILLETO, CLYDE GOODRICH, *Vice Presidents*;
S. W. LOWRY, *Cashier*; WALTER C. JONES, *Auditor*.

DIRECTORS.—Solomon Stern, Robert Lowry, Ernest Shilleto, Albert Moses, Clyde Goodrich, Alexander Taylor, Walter C. Jones, Clinton Kester, Albert J. Shannon, Edgar C. Everett, Frank P. McManigal.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$28,616 21	\$53,475 75	\$57,023 47	\$60,418 41	\$57,102 98
Bonds, mortgages and securities...	14,279 96	17,578 47	16,780 24	16,770 60	16,670 60
Premiums paid on bonds.....					
Overdrafts.....		24 54	275 91	403 35	396 29
Banking house.....	8,156 65	8,975 40	8,995 40	8,995 40	8,995 40
Furniture and fixtures.....	3,022 00	3,744 34	3,744 34	5,744 34	3,744 34
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	8,232 53	13,093 02	8,257 59	2,654 97	5,745 29
Exchanges for clearing house.....					
U. S. and National bank currency	4,212 00	3,769 00	3,859 00	2,223 00	2,413 00
Gold coin.....	1,910 00	1,170 00	575 00	695 00	630 00
Silver coin.....	290 00	454 00	734 00	701 60	583 55
Nickels and cents.....	23 20	36 04	65 14	113 12	17 71
Checks, cash items and internal revenue account.....	608 33	329 48	324 84	1,464 85	943 45
Totals.....	\$69,350 88	\$102,650 04	\$100,634 93	\$98,184 64	\$97,237 61
Liabilities.					
Capital stock paid in.....	\$40,000 00	\$40,000 00	\$40,000 00	\$40,000 00	\$40,000 00
Surplus fund.....					
Undivided profits, less current ex- penses, interest and taxes paid	429 62	1,030 43	1,217 65	1,339 25	1,698 23
Dividends unpaid.....					
Commercial deposits subject to check.....	12,994 75	34,711 49	26,346 36	17,940 22	18,580 86
Commercial certificates of deposit					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....	11 85	24 52	105 79	146 02	255 95
Savings deposits.....	11,541 78	17,336 56	20,503 38	21,619 02	10,725 85
Savings certificates of deposit....	4,372 88	9,547 04	12,461 75	17,140 13	25,976 72
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$69,350 88	\$102,650 04	\$100,634 93	\$98,184 64	\$97,237 61

No. 198.

G. W. JONES EXCHANGE BANK, MARCELLUS.

Organized July 15, 1897.

FRANK S. JONES, *President*; GEORGE W. KROLL, *Vice President*; CARROLL S. JONES, *Cashier*; GEORGE R. CLEMENS, *Assistant Cashier*.

DIRECTORS.—Frank S. Jones, Carroll S. Jones, Lizzie Jones, Chas. H. Hudson, George W. Kroll, Edward S. Conklin, Chas. C. Long.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$168,529 82	\$177,634 48	\$193,642 30	\$197,452 84	\$200,833 86
Bonds, mortgages and securities..	92,136 84	89,265 84	91,169 79	89,776 51	91,328 51
Premiums paid on bonds.....					
Overdrafts.....	1,055 85	766 48	415 73	636 15	664 37
Banking house.....	6,000 00	6,000 00	6,000 00	6,000 00	6,000 00
Furniture and fixtures.....					
Other real estate.....					
Due from other banks and bankers (not reserve cities).....	3,769 05	1,929 91	371 08	391 85	4,102 43
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	41,548 58	31,703 88	29,360 87	29,163 79	41,496 54
Exchanges for clearing house.....					
U. S. and National bank currency	10,167 00	11,807 00	9,761 00	14,167 00	9,314 00
Gold coin.....	6,265 00	7,305 00	7,555 00	7,825 00	7,630 00
Silver coin.....	2,394 50	2,094 00	1,803 65	2,036 40	1,930 50
Nickels and cents.....	135 06	298 00	282 07	300 20	360 87
Checks, cash items and internal revenue account.....	3,804 42	19 40	290 33	108 92	114 22
Totals.....	\$335,796 12	\$328,823 99	\$340,651 82	\$347,858 66	\$372,775 30
Liabilities.					
Capital stock paid in.....	\$40,000 00	\$40,000 00	\$40,000 00	\$40,000 00	\$40,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current ex- penses, interest and taxes paid	2,903 63	1,681 23	1,977 27	1,112 28	1,655 38
Dividends unpaid.....					
Commercial deposits subject to check.....	56,535 91	46,041 96	45,791 78	49,689 75	71,748 98
Commercial certificates of deposit..	15,914 99	9,107 87	6,400 45	3,886 08	4,372 10
Due to banks and bankers.....	1,892 79	811 57	3,767 74	1,521 88	
Certified checks.....					
Cashier's checks outstanding.....	6,534 37	2,625 27	1,341 57	1,271 59	3,343 96
Savings deposits.....	62,964 52	79,200 19	94,042 10	96,070 51	96,517 24
Savings certificates of deposit.....	139,029 91	139,355 90	137,330 91	144,306 57	145,137 59
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$335,796 12	\$328,823 99	\$340,651 82	\$347,858 66	\$372,775 30

No. 272.

HOME SAVINGS BANK OF MARINE CITY.

Organized February 10, 1903.

FRED T. MOORE, *President*; WILLIAM F. SAUBER, *Vice President*; CHAS. L. DOYLE, *Cashier*.

DIRECTORS.—Fred T. Moore, Jno. D. Baird, James Davidson, Geo. W. Moore, Chas. L. Doyle, Harry Lawrence, Wm. F. Sauber.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$143,729 59	\$125,946 19	\$110,247 12	\$108,517 73	\$107,040 06
Bonds, mortgages and securities...	44,126 06	42,192 56	42,543 73	40,443 38	40,845 63
Premiums paid on bonds.....					
Overdrafts.....	1,991 55	3,554 02	2,129 22	1,680 65	130 73
Banking house.....	11,000 00	11,000 00	11,000 00	11,000 00	11,000 00
Furniture and fixtures.....	2,500 00	2,500 00	2,500 00	2,500 00	2,500 00
Other real estate.....	9,085 62	9,144 68	8,676 29	8,676 29	8,676 29
Due from other banks and bankers (not reserve cities).....	2,000 00	2,000 00	4,068 04	4,058 04	
Items in transit.....		5 00	251 35		
United States bonds.....					
Due from banks in reserve cities...	9,412 00	18,056 13	5,464 76	3,806 85	14,432 72
Exchanges for clearing house.....	1,897 50	146 43		554 00	137 00
U. S. and National Bank currency	11,805 00	4,670 00	4,697 00	6,907 00	3,844 00
Gold coin.....	510 00	255 00	235 00	1,510 00	3,040 00
Silver coin.....	2,110 90	1,784 70	707 90	581 10	1,494 00
Nickels and cents.....	362 75	367 22	327 96	273 56	379 53
Checks, cash items and internal revenue account.....	162 00	139 68	419 00	154 47	56 56
Totals.....	\$240,632 97	\$221,761 61	\$193,257 37	\$190,463 02	\$193,576 52
Liabilities.					
Capital stock paid in.....	\$35,000 00	\$35,000 00	\$35,000 00	\$35,000 00	\$35,000 00
Surplus fund.....	2,250 00	2,250 00	2,500 00	2,500 00	2,500 00
Undivided profits, less current ex- penses, interest and taxes paid..	531 42	3,088 73	83 69	1,092 18	1,099 32
Dividends unpaid.....					
Commercial deposits subject to check.....	32,562 67	39,662 81	29,345 07	32,561 05	29,831 06
Commercial certificates of deposit	6,703 08	6,241 80	4,115 30	5,748 96	4,493 85
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding....					
Savings deposits.....	163,585 80	135,518 27	122,213 31	113,560 84	120,652 27
Savings certificates of deposit....					
Notes and bills rediscounted....					
Bills payable.....					
Totals.....	\$240,632 97	\$221,761 61	\$193,257 37	\$190,463 02	\$193,576 52

No. 122.

THE MARINE SAVINGS BANK, MARINE CITY.

Organized September 5, 1891.

CHAS. E. BLOOD, *President*; WM. H. MANNEL, *Vice President*; GEO. W. CARMAN, *Cashier*;
HALE P. SAPH, *Assistant Cashier*.DIRECTORS.—Chas. E. Blood, Robert Folkerts, William H. Mannel, Charles Basney, S. C. McLouth,
Hale P. Saph, John O'Leary, John H. McDonald, F. W. Becker.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$161,559 69	\$159,534 44	\$158,368 54	\$149,371 27	\$141,399 34
Bonds, mortgages and securities...	215,872 33	215,558 31	203,002 53	206,788 89	205,227 83
Premiums paid on bonds.....					
Overdrafts.....	534 03	257 88	1,092 65	774 84	609 90
Banking house.....	5,000 00	5,000 00	5,000 00	5,000 00	5,000 00
Furniture and fixtures.....	500 00	500 00	500 00	500 00	500 00
Other real estate.....	828 75	834 57	834 57	275 36	772 86
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	209 25	239 52	187 35	493 72	701 51
United States bonds.....					
Due from banks in reserve cities..	30,645 73	23,988 33	14,097 88	12,868 94	33,876 93
Exchanges for clearing house.....					
U. S. and National bank currency	18,445 00	11,820 00	16,412 00	15,560 00	7,087 00
Gold coin.....	5,151 00	5,128 50	4,161 00	5,338 00	5,236 00
Silver coin.....	3,042 75	3,294 55	1,309 40	1,633 65	2,700 70
Nickels and cents.....	149 59	137 68	90 98	332 68	405 98
Checks, cash items and internal revenue account.....	3,036 75	954 06	376 90	2,363 02	824 97
Totals.....	\$444,974 87	\$427,247 86	\$405,333 80	\$401,300 37	\$404,333 02
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current ex- penses, interest and taxes paid	18,941 81	17,211 76	16,968 52	16,552 63	16,663 85
Dividends unpaid.....	10 00	50 00		415 00	150 00
Commercial deposits subject to check.....	39,103 19	44,898 55	27,114 85	38,714 46	47,767 16
Commercial certificates of deposit..	6,507 19	4,934 77	7,825 65	8,741 05	4,395 69
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	320,412 66	306,152 78	263,434 73	261,877 23	275,356 32
Savings certificates of deposit.....					
Notes and bills rediscounted.....					
Bills payable.....			20,000 00	15,000 00	
Totals.....	\$444,974 87	\$427,247 86	\$405,333 80	\$401,300 37	\$404,333 02

STATE BANKING DEPARTMENT.

No. 346.

THE MARION STATE BANK, MARION.

Organized July 26, 1906.

F. W. LAWRENCE, *President*; F. B. DUNHAM, *Vice President*; R. A. LEWIS, *Cashier*.

DIRECTORS.—F. W. LAWRENCE, M. ALVIN, A. H. CORWIN, F. B. DUNHAM, F. A. RICHTER.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$56,989 16	\$54,816 70	\$65,890 08	\$54,998 57	\$61,398 31
Bonds, mortgages and securities..	12,585 05	12,400 05	13,420 05	13,397 55	15,197 55
Premiums paid on bonds.....					
Overdrafts.....	234 37		615 77	1,506 12	24 74
Banking house.....	1,000 00	1,000 00	339 50	850 00	1,050 00
Furniture and fixtures.....	600 00	975 00	732 95	600 00	600 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....	329 79	2,587 28	222 28	13 96	4 61
Items in transit.....	45 00		111 34		1,604 20
United States bonds.....					
Due from banks in reserve cities..	3,940 92	18,300 03	4,134 35	17,858 64	15,145 35
Exchanges for clearing house.....					
U. S. and National bank currency	6,664 00	6,292 00	5,510 00	3,116 00	2,061 00
Gold coin.....	1,730 00	1,870 00	2,940 00	3,030 00	2,805 00
Silver coin.....	1,619 10	1,540 80	1,167 90	831 25	837 95
Nickels and cents.....	180 78	258 06	295 04	280 47	279 65
Checks, cash items and internal revenue account.....	46 50	316 91	149 76	76 35	527 53
Totals.....	\$85,964 67	\$102,416 83	\$95,529 02	\$98,558 91	\$101,555 89
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	500 00	1,000 00	1,000 00	1,250 00	1,250 00
Undivided profits, less current ex- penses, interest and taxes paid	1,443 24	700 54	1,872 93	200 44	784 53
Dividends unpaid.....		60 00	48 00	76 00	16 00
Commercial deposits subject to check.....	32,619 26	37,263 04	29,795 91	32,849 05	41,014 74
Commercial certificates of deposit..	20,889 74	15,290 95	7,398 25	4,792 64	3,591 30
Due to banks and bankers.....					
Certified checks.....	1,196 23	1,313 78	1,313 78	3,218 73	3,218 73
Cashier's checks outstanding.....					
Savings deposits.....	9,316 20	12,102 56	12,494 05	13,961 71	11,994 49
Savings certificates of deposit.....		14,685 96	21,606 10	22,150 34	19,686 10
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$85,964 67	\$102,416 83	\$95,529 02	\$98,558 91	\$101,555 89

No. 252.

COMMERCIAL STATE BANK OF MARLETTE, MARLETTE.

Organized January 8, 1902.

A. E. SLEEPER, *President*; R. WILLIS, D. C. MERRILL, *Vice Presidents*; W. J. BAKER, *Cashier*;
D. C. MERRILL, *Assistant Cashier*.DIRECTORS.—A. E. Sleeper, D. C. Merrill, W. J. Baker, D. Leach, E. A. Smith, R. Willis, Jno. McGill,
D. S. McClure.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$190,160 37	\$190,286 54	\$187,134 66	\$184,615 32	\$192,293 27
Bonds, mortgages and securities...	100,149 14	101,599 14	98,664 14	99,714 14	99,814 13
Premiums paid on bonds.....					
Overdrafts.....	1,127 81	876 17	893 84	3,198 52	2,233 21
Banking house.....					
Furniture and fixtures.....	2,800 00	2,800 00	2,800 00	2,800 00	2,800 00
Other real estate.....	5,850 00	5,605 00	5,605 00	5,605 00	6,005 00
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	2,811 82	5,884 81	3,679 07	100 00	4,546 32
United States bonds.....					
Due from banks in reserve cities..	39,833 91	36,899 65	29,068 16	29,382 38	25,896 21
Exchanges for clearing house.....		153 23		285 92	594 33
U. S. and National bank currency	17,552 00	13,226 00	11,131 00	10,056 00	11,679 00
Gold coin.....	2,685 00	4,120 00	4,465 00	4,920 00	5,396 75
Silver coin.....	835 10	1,650 70	1,472 80	1,191 90	813 50
Nickels and cents.....	96 65	177 37	173 43	159 16	98 58
Checks, cash items and internal revenue account.....	1,180 05				
Totals.....	\$364,881 85	\$363,047 61	\$344,876 90	\$341,828 34	\$351,970 30
Liabilities.					
Capital stock paid in.....	\$40,000 00	\$40,000 00	\$40,000 00	\$40,000 00	\$40,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current ex- penses, interest and taxes paid	11,068 72	9,837 40	15,129 87	8,524 23	9,542 41
Dividends unpaid.....					
Commercial deposits subject to check.....	58,684 08	53,374 92	49,455 80	54,336 73	53,438 16
Commercial certificates of deposit	161,870 00	168,623 93	153,257 48	150,040 91	155,510 50
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	83,259 05	81,211 36	77,034 05	73,926 47	73,479 23
Savings certificates of deposit.....					
Notes and bills rediscounted.....					
Bills payable.....				5,000 00	10,000 0
Totals.....	\$364,881 85	\$363,047 61	\$344,876 90	\$341,828 34	\$351,970 30

No. 338.

STATE SAVINGS BANK OF MARLETTE, MARLETTE.

Organized April 17, 1906.

JAMES FOSTER, *President*; ANSON J. GRAHAM, *Vice President*; ROY BRICKER, *Cashier*.

DIRECTORS.—James Foster, Anson J. Graham, James McColl, H. M. Waterman, Ira Bricker, Thomas Wilson, W. T. Atkinson, James Livingston, P. L. Graham.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$39,624 44	\$35,144 72	\$36,742 23	\$102,589 02	\$105,019 70
Bonds, mortgages and securities...	11,750 00	8,650 00	9,545 00	12,070 00	11,625 00
Premiums paid on bonds.....					
Overdrafts.....	255 68	738 23	203 33	480 61	83 63
Banking house.....	4,480 00	4,480 00	4,480 00	4,480 00	4,480 00
Furniture and fixtures.....	1,701 97	1,851 97	1,851 97	1,851 97	1,951 97
Other real estate.....			900 00	900 00	900 00
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	140 87	2,818 76			
United States bonds.....					
Due from banks in reserve cities..	10,462 41	8,334 09	10,735 09	14,183 23	17,302 64
Exchanges for clearing house.....					
U. S. and National bank currency	6,890 00	8,317 00	7,637 00	7,414 00	6,332 00
Gold coin.....	2,000 00	400 00	485 00	565 00	2,480 00
Silver coin.....	934 35	347 90	894 60	711 25	1,198 00
Nickels and cents.....	76	4 82	71 02	102 48	56 08
Checks, cash items and internal revenue account.....	200 97	70 08	77 67	427 50	522 08
Totals.....	\$129,041 45	\$121,217 27	\$132,622 91	\$145,755 06	\$151,951 10
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	1,000 00	1,000 00	1,000 00	2,000 00	2,000 00
Undivided profits, less current ex- penses, interest and taxes paid	2,515 35	2,279 15	3,712 38	521 40	1,058 19
Dividends unpaid.....					
Commercial deposits subject to check.....	20,980 41	18,638 15	22,328 50	25,343 12	25,691 82
Commercial certificates of deposit..	66,904 97	60,063 92	58,443 70	68,117 36	68,380 34
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	12,640 72	14,236 05	17,138 33	24,773 18	24,830 75
Savings certificates of deposit.....					
Notes and bills rediscounted.....					
Bills payable.....			5,000 00		5,000 00
Totals.....	\$129,041 45	\$121,217 27	\$132,622 91	\$145,755 06	\$151,951 10

No. 100.

THE MARQUETTE COUNTY SAVINGS BANK, MARQUETTE.

Organized July 26, 1890.

N. M. KAUFMAN, *President*; EDWARD N. BREITUNG, S. R. KAUFMAN, FRED S. CASE, *Vice Presidents*;
W. B. MCCOMBS, *Cashier*; H. C. WAGNER, *Assistant Cashier*.

DIRECTORS.—N. M. Kaufman, S. R. Kaufman, Edward N. Breitung, L. G. Kaufman, W. B. McCombs,
Fred S. Case.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$531,132 36	\$546,038 05	\$627,980 05	\$591,959 95	\$647,779 61
Bonds, mortgages and securities...	166,149 14	155,344 62	143,534 62	177,469 62	164,747 12
Premiums paid on bonds.....					
Overdrafts.....	627 11	1,923 69	1,278 67	624 72	535 63
Banking house.....	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
Furniture and fixtures.....	7,692 60	7,692 60	7,692 60	7,692 60	7,692 60
Other real estate.....	1,489 30	1,489 30	1,489 30	1,489 30	1,489 30
Due from other banks and bankers (not reserve cities).....	11,509 53	5,459 71	1,790 40	3,707 57	5,479 38
Items in transit.....	3,945 99	898 78	938 99	446 69	2,541 38
United States bonds.....					
Due from banks in reserve cities	104,622 19	118,293 94	118,640 45	114,463 80	79,744 49
Exchanges for clearing house....	4,558 58	2,493 29	2,288 89	2,640 39	3,777 98
U. S. and National bank currency	54,710 00	27,665 00	44,527 00	38,446 00	37,619 00
Gold coin.....	15,250 00	18,080 00	15,330 00	22,205 00	15,495 00
Silver coin.....	3,055 00	6,572 90	1,726 00	2,606 00	3,961 30
Nickels and cents.....	65 07	290 09	449 99	615 05	395 03
Checks, cash items and internal revenue account.....	10,001 67	1,542 00	12,987 18	2,447 00	11,475 35
Totals.....	\$964,808 54	\$943,733 97	\$1,030,654 14	\$1,016,813 69	\$1,032,733 17
Liabilities.					
Capital stock paid in.....	100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	25,000 00	25,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	10,216 00	10,827 33	9,281 48	6,264 97	5,435 03
Dividends unpaid.....				72 00	
Commercial deposits subject to check.....	513,214 14	476,469 69	485,975 77	510,397 11	514,132 33
Commercial certificates of deposit	271 56	71 56	592 81	121 56	161 56
Due to banks and bankers.....	6,807 45	775 22	55,183 54	41,721 76	41,507 10
Certified checks.....			86 65		
Cashier's checks outstanding.....					8 94
Savings deposits.....	293,040 36	311,864 61	329,476 73	305,415 13	318,398 08
Savings certificates of deposit....	21,259 03	23,725 56	30,057 16	27,821 16	28,090 13
Notes and bills rediscounted....					
Bills payable.....					
Totals.....	\$964,808 54	\$943,733 97	\$1,030,654 14	\$1,016,813 69	\$1,032,733 17

No. 137.

THE COMMERCIAL SAVINGS BANK OF MARSHALL, MARSHALL.

Organized May 18, 1892.

WILLIAM J. DIBBLE, *President*; EDGAR G. BREWER, *Vice President*; WINTHROP T. PHELPS, *Cashier*.

DIRECTORS.—W. J. Dibble, T. L. Cronin, E. G. Brewer, M. S. O'Keefe, George Perrett, Winthrop T. Phelps, W. E. Bosley, F. G. Seaman, C. P. Cook.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$164,686 29	\$141,249 86	\$151,527 19	\$145,245 21	\$142,317 94
Bonds, mortgages and securities...	564,593 02	560,862 74	542,266 74	554,801 82	571,076 64
Premiums paid on bonds.....					
Overdrafts.....	582 27	433 79	928 35	555 60	2,223 88
Banking house.....					
Furniture and fixtures.....	500 00	500 00	500 00	500 00	500 00
Other real estate.....	453 51		3,000 00	2,500 00	1,750 00
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	1,380 83	124 88	1,680 09	2,376 69	112 50
United States bonds.....					
Due from banks in reserve cities	106,488 40	135,156 62	146,526 86	155,669 58	133,610 20
Exchanges for clearing house.....					
U. S. and National bank currency	25,538 00	29,427 00	25,847 00	20,760 00	31,745 00
Gold coin.....	21,307 50	19,077 50	21,148 25	18,159 85	19,284 75
Silver coin.....	2,359 40	2,272 45	1,413 10	1,697 65	3,392 30
Nickels and cents.....	432 46	296 28	333 53	362 94	217 91
Checks, cash items and internal revenue account.....	4,825 15	3,438 43	4,875 33	5,068 93	2,098 73
Totals.....	\$892,126 83	\$892,839 55	\$900,046 44	\$907,698 27	\$908,329 85
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current ex- penses, interest and taxes paid	30,169 99	25,936 01	34,741 08	25,887 47	28,819 82
Dividends unpaid.....				45 00	
Commercial deposits subject to check.....	93,018 72	109,374 57	114,339 07	120,579 39	91,607 44
Commercial certificates of deposit	55,545 60	49,595 00	54,053 15	53,634 00	68,513 85
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding...					
Savings deposits.....	653,392 52	647,933 37	636,913 14	647,252 41	659,388 74
Savings certificates of deposit...					
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$892,126 83	\$892,839 55	\$900,046 44	\$907,698 27	\$908,329 85

No. 22.

THE FARMERS' BANK, MASON.

Organized June 7, 1886.

L. B. MCARTHUR, *President*; J. K. ELMER, *Vice President*; A. J. HALL, *Cashier*;
A. G. LYON, *Assistant Cashier*.

DIRECTORS.—L. B. McArthur, J. K. Elmer, A. J. Hall, Geo. M. Hoyt, A. L. Rose, A. I. Barber,
C. W. Clark.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$100,821 69	\$99,616 49	\$82,078 72	\$109,189 96	\$112,770 39
Bonds, mortgages and securities...	43,435 00	43,950 00	44,325 00	45,495 00	45,720 00
Premiums paid on bonds.....					
Overdrafts.....	528 08	288 92	690 75	866 33	317 25
Banking house.....	7,000 00	7,000 00	7,000 00	7,000 00	7,000 00
Furniture and fixtures.....	4,000 00	3,700 00	3,700 00	3,000 00	3,000 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities...	16,090 05	43,718 34	152,530 60	36,717 87	30,299 60
Exchanges for clearing house.....	202 44	39 52	226 46	83 50	14 04
U. S. and National Bank currency	10,253 00	6,084 00	8,067 00	3,370 00	8,881 00
Gold coin.....	4,060 00	5,810 00	5,730 00	5,855 00	5,525 00
Silver coin.....	1,291 50	1,826 00	1,230 80	1,793 75	1,202 60
Nickels and cents.....	118 42	175 30	179 56	267 65	263 34
Checks, cash items and internal revenue account.....					
Totals.....	\$187,800 18	\$212,208 57	\$305,758 89	\$213,639 06	\$214,993 22
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	21,622 33	21,218 22	22,114 11	21,157 79	22,244 55
Dividends unpaid.....					
Commercial deposits subject to check.....	70,695 37	81,587 13	159,996 51	62,374 85	64,215 18
Commercial certificates of deposit	30,482 48	17,208 86	16,642 43	13,245 83	11,615 92
Commercial certificates of deposit bearing interest.....		32,194 36	47,005 84	56,860 59	56,917 62
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding....					
Savings deposits.....					
Savings certificates of deposit....					
Notes and bills rediscounted....					
Bills payable.....	5,000 00				
Totals.....	\$187,800 18	\$212,208 57	\$305,758 89	\$213,639 06	\$214,993 22

No. 107.

THE FIRST STATE AND SAVINGS BANK OF MASON.

Organized October 27, 1890.

O. W. HALSTEAD, *President*; L. C. WEBB, *Vice President*; F. E. DENSMORE, *Cashier*;
H. J. BOND, *Assistant Cashier*.

DIRECTORS.—O. W. Halstead, L. C. Webb, C. J. Rayner, F. E. Densmore, Harper Reed.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$83,617 69	\$66,692 03	\$78,851 31	\$81,782 25	\$85,224 51
Bonds, mortgages and securities...	120,293 94	139,789 94	167,801 55	170,871 55	172,789 55
Premiums paid on bonds.....					
Overdrafts.....	128 12	462 85	210 42	351 22	187 98
Banking house.....					
Furniture and fixtures.....	1,000 00	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	30 00				
United States bonds.....					
Due from banks in reserve cities...	35,250 52	61,500 82	42,090 36	26,780 02	24,336 28
Exchanges for clearing house.....					
U. S. and National Bank currency	7,261 00	13,401 00	10,070 00	10,185 00	8,488 00
Gold coin.....	8,015 00	6,460 00	9,010 00	10,910 00	8,405 00
Silver coin.....	1,699 05	2,557 25	3,492 65	2,024 60	1,335 35
Nickels and cents.....	141 77	168 30	180 66	206 83	181 92
Checks, cash items and internal revenue account.....	37 37	20 00	51 96	32 74	128 10
Totals.....	\$257,474 46	\$292,052 19	\$312,758 91	\$304,144 21	\$302,076 69
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	15,000 00	15,000 00	15,000 00	15,000 00	15,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	18,746 44	16,944 23	18,962 85	17,126 80	18,658 12
Dividends unpaid.....					
Commercial deposits subject to check.....	92,722 21	95,736 87	88,216 03	85,750 16	87,779 92
Commercial certificates of deposit	106,005 81	53,877 10	39,007 60	33,057 20	27,380 69
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding....					
Savings deposits.....					
Savings certificates of deposit....		85,493 99	126,572 43	128,210 05	128,257 96
Notes and bills rediscounted....					
Bills payable.....					
Totals.....	\$257,474 46	\$292,052 19	\$312,758 91	\$304,144 21	\$302,076 69

No. 334.

THE MEMPHIS STATE BANK, MEMPHIS.

Organized April 5, 1906.

THOMAS W. MCCALL, *President*; CHARLES E. GREEN, *Vice President*;
EUGENE A. BARTLETT, *Cashier*.

DIRECTORS.—Thomas W. McCall, Charles E. Green, E. A. Bartlett, Lincoln Avery, Frank R. Schell,
John L. Preston.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$42,539 45	\$39,914 55	\$49,378 83	\$53,917 38	\$53,402 70
Bonds, mortgages and securities...	16,027 00	15,901 00	20,377 25	21,169 59	23,069 59
Premiums paid on bonds.....					
Overdrafts.....					
Banking house.....					
Furniture and fixtures.....	2,125 00	2,125 00	2,125 00	2,125 00	2,125 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....	1,000 00	1,000 00	1,000 00		
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	3,069 63	7,174 27	7,244 06	10,446 79	11,172 52
Exchanges for clearing house.....					
U. S. and National bank currency	6,640 00	5,905 00	3,933 00	5,050 00	2,897 00
Gold coin.....	1,190 00	1,865 00	3,295 00	3,605 00	3,875 00
Silver coin.....	430 90	471 45	411 65	405 30	519 25
Nickels and cents.....	109 19	102 96	87 01	79 14	119 64
Checks, cash items and internal revenue account.....	1,264 25	1,069 27	1,475 14	144 00	186 50
Totals.....	\$74,395 42	\$75,528 50	\$89,326 94	\$96,942 20	\$97,867 20
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....				300 00	300 00
Undivided profits, less current ex- penses, interest and taxes paid	772 49	1,298 01	1,317 28	237 18	606 31
Dividends unpaid.....					
Commercial deposits subject to check.....	8,123 97	7,473 82	9,330 98	17,501 05	15,321 38
Commercial certificates of deposit..					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	23,969 08	24,389 34	31,687 33	31,082 44	33,044 78
Savings certificates of deposit.....	21,529 88	22,367 33	26,991 35	27,821 53	28,094 73
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$74,395 42	\$75,528 50	\$89,326 94	\$96,942 20	\$97,867 20

No. 168.

THE FIRST STATE BANK OF MENDON, MENDON.

Organized February 14, 1894.

S. J. WOLF, *President*; FRANK WOLF, *Vice President*; E. L. ESTES, *Cashier*.

DIRECTORS.—Wm. Beard, Frank Wolf, W. L. Thoms, E. I. Wolf, Bryant Weed, F. H. Estes, E. L. Estes.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$91,706 17	\$94,585 51	\$103,282 21	\$98,756 22	\$104,902 08
Bonds, mortgages and securities...	54,815 90	56,089 55	61,973 90	60,845 90	60,405 90
Premiums paid on bonds.....					
Overdrafts.....	35 67	49 62		134 23	136 46
Banking house.....	1,500 00	1,500 00	1,500 00	1,500 00	1,500 00
Furniture and fixtures.....	1,000 00	1,000 00	1,000 00	1,000 00	1,000 00
Expenses and interest paid.....		319 97			
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities	22,181 95	31,719 10	17,331 64	15,772 73	28,705 08
Exchanges for clearing house.....					
U. S. and National bank currency	2,008 00	3,047 00	2,523 00	5,155 00	3,229 00
Gold coin.....	4,135 00	4,365 00	3,322 50	3,027 50	3,797 50
Silver coin.....	1,585 00	1,554 75	1,161 75	1,361 50	1,356 00
Nickels and cents.....	216 92	261 20	423 61	416 70	412 90
Checks, cash items and internal revenue account.....					
Totals.....	\$179,784 61	\$194,521 70	\$192,518 61	\$187,969 78	\$205,444 87
Liabilities.					
Capital stock paid in.....	\$15,000 00	\$15,000 00	\$30,000 00	\$30,000 00	\$30,000 00
Surplus fund.....	10,000 00	15,000 00	3,000 00	3,000 00	3,000 00
Undivided profits, less current ex- penses, interest and taxes paid	4,947 39		1,037 22	892 89	2,393 30
Dividends unpaid.....					
Commercial deposits subject to check.....	25,374 88	36,979 54	26,810 80	29,015 71	34,893 53
Commercial certificates of deposit	4,782 11	13,649 85	12,137 22	326 08	653 52
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding....					
Savings deposits.....	19,095 93	22,887 79	25,976 68	28,823 79	30,187 77
Savings certificates of deposit....	100,584 30	91,004 52	93,556 69	95,911 31	104,316 75
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$179,784 61	\$194,521 70	\$192,518 61	\$187,969 78	\$205,444 87

No. 324.

THE COMMERCIAL BANK OF MENOMINEE, MENOMINEE.

Organized May 27, 1905.

G. H. HAGGERSON, *President*; JERRY MADDEN, *Vice President*; M. H. KERN, *Cashier*.

DIRECTORS.—G. H. Haggerson, Jerry Madden, M. H. Kern, Frank St. Peter, R. A. Walker, W. E. Collette, J. H. Riley, H. A. Vennema, A. C. Merryman, Jr., Louis Kreuz, Edwin P. Radford.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$134,214 14	\$151,666 73	\$159,955 59	\$159,603 06	\$157,206 73
Bonds, mortgages and securities...	25,323 95	26,340 17	30,479 17	29,629 17	30,459 17
Premiums paid on bonds.....					
Overdrafts.....	133 90	19			
Banking house.....	17,393 78	17,406 28	17,393 78	17,393 78	17,393 78
Furniture and fixtures.....	2,974 95	2,974 95	3,030 55	3,130 55	3,130 55
Other real estate.....					
Due from other banks and bankers (not reserve cities).....	1,193 16	1,188 95	1,219 69	494 28	706 27
Items in transit.....	351 29	683 22	640 62	791 11	959 62
United States bonds.....					
Due from banks in reserve cities..	16,835 97	34,594 35	16,871 20	35,083 04	16,666 70
Exchanges for clearing house.....					
U. S. and National bank currency	4,313 00	10,646 00	13,125 00	7,006 00	8,150 00
Gold coin.....	2,820 00	1,645 00	2,200 00	2,745 00	4,165 00
Silver coin.....	803.50	2,060 20	1,601 60	1,992 95	1,906 00
Nickels and cents.....	44 12	57 23	65 41	80 30	104 35
Checks, cash items and internal revenue account.....	2,670 39	2,882 31	1,662 26	1,993 78	2,094 28
Totals.....	\$309,072 15	\$252,156 58	\$248,244 87	\$259,943 02	\$242,944 45
Liabilities.					
Capital stock paid in.....	\$65,000 00	\$65,000 00	\$65,000 00	\$65,000 00	\$65,000 00
Surplus fund.....		4,000 00	4,000 00	4,000 00	4,000 00
Undivided profits, less current ex- penses, interest and taxes paid	6,091 18	690 98	876 30	2,153 01	3,477 61
Dividends unpaid.....					
Commercial deposits subject to check.....	52,908 90	87,003 65	79,783 36	68,618 79	57,534 01
Commercial certificates of deposit	2,470 29	59,073 69	59,068 38	70,734 46	65,142 81
Due to banks and bankers.....		2,038 60	340 39	280 28	279 07
Certified checks.....		50 00			
Cashier's checks outstanding.....					
Savings deposits.....	32,561 61	34,299 66	37,676 44	47,656 48	46,010 95
Savings certificates of deposit....	48,540 17				
Reserved for taxes.....	1,500 00		1,500 00	1,500 00	1,500 00
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$309,072 15	\$252,156 58	\$248,244 87	\$259,943 02	\$242,944 45

STATE BANKING DEPARTMENT.

No. 285.

STATE BANK OF MERRILL, MERRILL.

Organized February 13, 1904.

J. H. WHITNEY, *President*; WM. PAHL, *Vice President*; R. T. MAYNARD, *Cashier*.

DIRECTORS.—J. H. Whitney, D. S. Mason, Thos. Doyle, J. H. Hudson, James Jordan, Wm. Pahl, R. T. Maynard.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$73,579 14	\$68,726 88	\$78,941 63	\$78,343 06	\$77,349 02
Bonds, mortgages and securities...	45,957 00	47,112 00	53,957 00	53,357 00	53,957 00
Premiums paid on bonds.....					
Overdrafts.....	1,347 06	1,940 87	298 17	547 29	243 36
Banking house.....	5,188 34	5,188 34	5,195 34	5,195 34	5,195 34
Furniture and fixtures.....	2,500 00	2,500 00	2,500 00	2,500 00	2,500 00
Other real estate.....	1,200 00	1,200 00	700 00	700 00	700 00
Due from other banks and bankers (not reserve cities).....					
Items in transit.....		239 79	200 00	15 81	42 25
United States bonds.....					
Due from banks in reserve cities..	20,257 40	48,027 18	13,949 03	18,757 32	31,103 55
Exchanges for clearing house.....					
U. S. and National bank currency	11,128 00	5,756 00	4,793 00	2,707 00	4,113 00
Gold coin.....	5,325 00	6,130 00	6,425 00	6,135 00	4,590 00
Silver coin.....	925 25	1,297 00	1,632 75	783 65	688 15
Nickels and cents.....	52 93	50 19	123 53	16 53	66 12
Checks, cash items and internal revenue account.....	48 93	8 24	54 61	2 19	324 04
Totals.....	\$167,509 05	\$188,176 49	\$168,770 26	\$169,060 19	\$180,871 83
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	6,000 00	6,000 00	6,000 00	8,000 00	8,000 00
Undivided profits, less current ex- penses, interest and taxes paid	1,315 77	1,784 86	3,190 20	649 21	1,094 30
Dividends unpaid.....		112 50		125 00	50 00
Commercial deposits subject to check.....	33,671 97	51,266 25	30,679 52	32,732 45	38,480 68
Commercial certificates of deposit					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....					
Savings certificates of deposit....	106,521 31	109,012 88	108,900 54	107,553 53	113,246 85
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$167,509 05	\$188,176 49	\$168,770 26	\$169,060 19	\$180,871 83

No. 274.

THE FARMERS' STATE BANK OF MIDDLEVILLE.

Organized April 28, 1903.

R. T. FRENCH, *President*; WALTER J. ROBERTSON, *Vice President*; JOHN G. NAGLER, *Cashier*;
C. A. ROBERTSON, *Assistant Cashier*.

DIRECTORS.—R. T. French, W. J. Robertson, W. J. Hayward, G. E. Gardner, John J. Wadd, W. R. Harper, T. W. Ronan, John G. Nagler, H. E. Turner, Elias Gray.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$119,630 00	\$138,377 43	\$108,721 43	\$104,616 71	\$94,614 52
Bonds, mortgages and securities..	161,508 31	169,871 71	183,291 19	188,107 19	188,547 11
Premiums paid on bonds.....					
Overdrafts.....	39 93	152 40	260 58	378 12	334 01
Banking house.....	4,000 00	4,000 00	4,000 00	4,000 00	4,000 00
Furniture and fixtures.....	2,500 00	2,500 00	2,500 00	2,500 00	2,500 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....	27 92	1,665 17	8 04	17 99	499 54
Items in transit.....	6,980 25		4,000 00	3,565 00	
United States bonds.....					
Due from banks in reserve cities..	41,176 43	26,748 63	28,807 39	25,270 97	36,609 90
Exchanges for clearing house.....					
U. S. and National bank currency	6,275 00	5,509 00	7,678 00	7,168 00	6,268 00
Gold coin.....	7,547 00	9,920 00	10,555 00	10,905 00	11,015 00
Silver coin.....	1,500 90	832 10	965 50	963 00	1,134 20
Nickels and cents.....	86 27	128 22	136 41	133 81	108 94
Checks, cash items and internal revenue account.....	3,900 75	2,589 16	339 78	72 94	679 30
Totals.....	\$355,172 76	\$362,293 82	\$351,063 32	\$347,698 73	\$346,310 52
Liabilities.					
Capital stock paid in.....	\$37,000 00	\$37,000 00	\$37,000 00	\$37,000 00	\$37,000 00
Surplus fund.....	2,000 00	2,300 00	2,300 00	2,600 00	2,600 00
Undivided profits, less current ex- penses, interest and taxes paid	3,937 86	4,988 50	4,473 36	3,778 67	6,081 22
Dividends unpaid.....		55 00	10 00	465 00	80 00
Commercial deposits subject to check.....	40,313 17	40,128 57	39,384 39	35,635 47	32,761 98
Commercial certificates of deposit..	575 47	465 47	465 47	465 47	465 47
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	195,755 59	198,067 29	194,120 19	195,850 78	189,988 12
Savings certificates of deposit.....	75,590 67	79,288 99	73,309 91	71,903 34	77,353 73
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$355,172 76	\$362,293 82	\$351,063 32	\$347,698 73	\$346,310 52

No. 97.

THE MIDLAND COUNTY SAVINGS BANK, MIDLAND.

Organized September 10, 1886.

STEWART B. GORDON, *President*; CHARLES BROWN, *Vice President*; D. W. CHASE, *Treasurer*.

DIRECTORS.—George Peck, Charles Brown, Stewart B. Gordon, D. W. Chase, Wm. D. Gordon.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$119,706 73	\$112,539 76	\$104,768 71	\$102,087 29	\$110,725 97
Bonds, mortgages and securities..	71,559 86	56,838 98	71,028 80	71,433 21	56,848 25
Premiums paid on bonds.....					
Overdrafts.....	2,501 42	1,145 59	546 14	1,343 38	1,022 46
Banking house.....	9,000 00	9,000 00	9,000 00	9,000 00	9,000 00
Furniture and fixtures.....	1,250 00	1,250 00	1,250 00	1,250 00	1,250 00
Other real estate.....	12,369 38	11,999 29	11,999 29	11,999 29	12,197 04
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	15,860 54	26,270 66	6,710 82	2,413 88	12,742 65
Exchanges for clearing house.....					
U. S. and National bank currency	6,739 00	10,217 00	9,371 00	5,931 00	5,622 00
Gold coin.....	1,965 00	480 00	2,205 00	2,665 00	2,525 00
Silver coin.....	1,975 20	975 90	1,945 95	1,982 10	357 75
Nickels and cents.....	126 74	159 47	180 93	188 72	126 96
Checks, cash items and internal revenue account.....	664 74	753 86	819 02	636 82	547 45
Totals.....	\$243,718 61	\$231,630 51	\$219,825 66	\$210,930 69	\$212,965 53
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	5,000 00	5,000 00	5,000 00	5,000 00	5,000 00
Undivided profits, less current ex- penses, interest and taxes paid	17,430 53	17,577 72	18,489 94	18,389 70	20,097 79
Dividends unpaid.....				404 00	40 00
Commercial deposits subject to check.....	86,719 28	83,397 36	64,983 56	54,216 04	59,521 16
Commercial certificates of deposit..					
Due to banks and bankers.....				485 74	
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	75,560 32	66,566 20	72,576 22	73,824 67	74,729 01
Savings certificates of deposit.....	34,008 48	34,069 23	33,775 94	33,610 54	28,577 57
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$243,718 61	\$231,630 51	\$219,825 66	\$210,930 69	\$212,965 53

No. 309.

THE PEOPLE'S SAVINGS BANK OF MIDLAND COUNTY, MIDLAND.

Organized May 15, 1905.

WM. L. BAKER, *President*; HERBERT H. DOW, *Vice President*; EDW. A. LANE, *Cashier*.

DIRECTORS.—WM. L. Baker, Geo. Rockwell, Herbert H. Dow, Albert Reinhart, Edw. A. Lane.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$73,216 63	\$70,040 81	\$85,725 80	\$77,089 65	\$79,154 12
Bonds, mortgages and securities..	84,660 94	86,048 39	88,400 60	87,506 60	88,208 14
Premiums paid on bonds.....	165 00	165 00	150 00	150 00	.....
Overdrafts.....	121 34	151 34	70 60	131 60	104 60
Banking house.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Furniture and fixtures.....	2,489 73	2,489 73	2,489 73	2,200 00	2,200 00
Other real estate.....	.....	.....	.....	.....	.....
Due from other banks and bankers (not reserve cities).....	.....	.....	1,815 51	.....	.....
Items in transit.....	.....	.....	.....	.....	.....
United States bonds.....	.....	.....	.....	.....	.....
Due from banks in reserve cities..	22,119 92	21,087 40	12,302 81	24,243 13	26,965 31
Exchanges for clearing house.....	.....	.....	.....	.....	.....
U. S. and National bank currency	7,049 00	7,600 00	7,018 00	6,706 00	6,636 00
Gold coin.....	3,370 00	4,970 00	4,360 00	320 00	1,810 00
Silver coin.....	825 95	623 80	309 15	662 65	585 30
Nickels and cents.....	300 77	297 60	206 15	90 77	110 62
Checks, cash items and internal revenue account.....	238 37	1,104 26	859 78	32 00	380 06
Totals.....	\$204,557 65	\$204,578 33	\$194,208 13	\$209,132 40	\$216,154 15
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	5,000 00	5,000 00	5,000 00	6,000 00	6,000 00
Undivided profits, less current ex- penses, interest and taxes paid	2,556 17	2,698 08	4,598 66	3,037 14	3,521 37
Dividends unpaid.....	.....	.....	.....	.....	.....
Commercial deposits subject to check.....	68,524 22	77,798 74	61,686 88	68,452 21	69,328 36
Commercial certificates of deposit..	.....	.....	.....	.....	.....
Due to banks and bankers.....	.....	.....	.....	.....	.....
Certified checks.....	700 00	.....	.....	.....	.....
Cashier's checks outstanding.....	.....	.....	.....	.....	.....
Savings deposits.....	67,757 72	64,649 08	69,055 28	74,067 19	80,965 81
Savings certificates of deposit.....	35,019 54	29,432 43	28,867 61	32,585 86	31,388 61
Notes and bills rediscounted.....	.....	.....	.....	.....	.....
Bills payable.....	.....	.....	.....	.....	.....
Totals.....	\$204,557 65	\$204,578 33	\$194,208 13	\$209,132 40	\$216,154 15

No. 77.

THE FARMERS' AND MERCHANTS' BANK OF MILAN, MILAN.

Organized December 31, 1889.

W. H. WHITMARSH, *President*; C. H. WILSON, *Vice President*; M. H. HACK, *Cashier*;
G. A. DENNISON, *Assistant Cashier*.

DIRECTORS.—W. H. Whitmarsh, C. H. Wilson, T. W. Barnes, O. A. Kelly, M. H. Hack.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$165,776 82	\$147,626 57	\$151,020 49	\$145,467 09	\$153,618 13
Bonds, mortgages and securities..	64,669 00	72,608 00	77,910 45	79,955 45	80,360 45
Premiums paid on bonds.....					
Overdrafts.....	2,894 50	1,664 33	1,013 23	651 10	1,599 44
Banking house.....	3,500 00	3,500 00	3,500 00	3,500 00	3,500 00
Furniture and fixtures.....	1,500 00	1,500 00	1,500 00	1,500 00	1,500 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	9,384 51	31,897 50	31,678 19	29,877 69	19,567 28
Exchanges for clearing house.....					
U. S. and National bank currency	18,374 00	10,325 00	5,907 00	10,467 00	5,425 00
Gold coin.....	6,190 00	7,330 00	8,847 50	9,430 00	9,720 00
Silver coin.....	628 15	535 70	416 25	720 80	643 50
Nickels and cents.....	203 62	164 61	99 88	203 75	120 80
Checks, cash items and internal revenue account.....	87 38	134 58	39 80	154 69	194 44
Totals.....	\$273,207 98	\$277,286 29	\$281,932 79	\$281,927 57	\$276,249 04
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current ex- penses, interest and taxes paid	10,934 51	6,063 95	7,490 28	6,992 58	7,531 18
Dividends unpaid.....		150 00		150 00	100 00
Commercial deposits subject to check.....	40,560 29	51,454 06	46,158 53	57,922 36	63,331 15
Commercial certificates of deposit..	166,884 78	122,450 41	61,083 88	28,744 66	13,842 85
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	4,071 58	4,102 04	4,122 54	4,183 89	4,035 15
Savings certificates of deposit.....	15,756 82	58,065 83	128,077 56	148,934 08	152,408 71
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$273,207 98	\$277,286 29	\$281,932 79	\$281,927 57	\$276,249 04

No. 288.

THE MINDEN CITY STATE BANK, MINDEN.

Organized May 5, 1904.

IRA ARNOT, *President*; JOHN BLOWER, *Vice President*; R. B. MARK, *Cashier*;
L. A. MARK, *Assistant Cashier*; E. M. MARK, *Auditor*.

DIRECTORS.—Ira Arnot, John Blower, E. M. Mark, Myra A. Mark, R. B. Mark.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$62,926 87	\$74,111 53	\$86,919 38	\$84,156 38	\$96,245 12
Bonds, mortgages and securities...	25,900 73	18,700 73	30,575 73	29,672 05	25,572 05
Premiums paid on bonds.....					
Overdrafts.....	133 81	410 32	675 18	574 39	682 70
Banking house.....	2,000 00	2,000 00	2,000 00	2,000 00	2,000 00
Furniture and fixtures.....	1,500 00	1,500 00	1,500 00	1,500 00	1,500 00
Other real estate.....	2,420 73	2,688 58			
Due from other banks and bankers (not reserve cities).....	10,078 37	8,644 63	6,174 67	8,348 84	2,090 85
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities...	1,978 85	8,116 53	11,685 02	2,952 20	3,623 31
Exchanges for clearing house.....	1,540 81	852 49	178 35	3,206 42	5,184 23
U. S. and National bank currency	7,302 00	6,000 00	2,848 00	5,546 00	5,317 00
Gold coin.....	3,315 00	4,000 00	1,210 00	1,960 00	2,325 00
Silver coin.....	548 83	222 40	259 87	574 44	276 60
Nickels and cents.....	4 23	11 32	16 87	4 41	54 91
Checks, cash items and internal revenue account.....					
Totals.....	\$119,650 23	\$127,258 53	\$144,043 07	\$140,495 13	\$144,871 77
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	3,100 00	3,100 00	3,100 00	3,200 00	3,200 00
Undivided profits, less current ex- penses, interest and taxes paid	818 89	279 97	647 06	181 11	231 85
Dividends unpaid.....	10 67	366 40	366 40		
Commercial deposits subject to check.....	13,749 82	14,960 92	6,971 65	9,253 49	17,124 99
Commercial certificates of deposit..	81,620 81	88,542 24	102,957 96	97,860 53	95,409 41
Due to banks and bankers.....	360 04				
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....					
Savings certificates of deposit.....					
Notes and bills rediscounted.....			10,000 00		
Bills payable.....				10,000 00	8,905 52
Totals.....	\$119,650 23	\$127,258 53	\$144,043 07	\$140,495 13	\$144,871 77

No. 363.

THE KEWEENAW SAVINGS BANK, MOHAWK.

Organized January 31, 1907.

J. P. PETERMAN, *President*; WILLARD J. SMITH, *Vice President*; E. G. HECKEL, *Cashier*.

DIRECTORS.—J. P. Peterman, Johnson Vivian, F. S. Carlton, W. H. Thielman, Fred Smith, A. E. Peterman, F. H. Getchell, Willard J. Smith, R. C. Blight.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$58,128 99	\$83,591 39	\$91,911 73	\$85,920 18	\$79,976 61
Bonds, mortgages and securities...	15,753 04	17,051 96	20,982 50	21,733 92	22,652 42
Premiums paid on bonds.....					
Overdrafts.....				143 25	732 25
Banking house.....	4,033 09	4,455 55	4,525 86	4,525 86	4,734 89
Furniture and fixtures.....	1,732 91	1,909 26	1,909 26	2,064 26	2,064 26
Current expenses.....	659 94	36 48			
Other real estate.....					
Due from other banks and bankers (not reserve cities).....	729 18	743 58		741 76	26,210 22
Items in transit.....	402 98	4 00		11 95	52 20
United States bonds.....					
Due from banks in reserve cities..	21,553 76	12,581 73	13,483 26	16,881 66	27,608 00
Exchanges for clearing house.....					
U. S. and National bank currency	5,964 00	23,789 00	12,987 00	13,514 00	9,237 00
Gold coin.....	2,355 00	3,565 00	2,730 00	3,830 00	4,025 00
Silver coin.....	233 25	575 20	1,266 55	1,148 95	1,017 55
Nickels and cents.....	123 44	163 53	176 44	212 49	165 92
Checks, cash items and internal revenue account.....	192 98	2 32	85 74	72 75	123 99
Totals.....	\$111,862 56	\$148,469 00	\$150,058 34	\$150,821 03	\$178,620 31
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....					
Undivided profits, less current ex- penses, interest and taxes paid			1,007 98	1,331 28	2,049 71
Dividends unpaid.....					
Commercial deposits subject to check.....	59,967 74	89,180 25	80,786 42	73,466 31	99,714 83
Commercial certificates of deposit	1,258 66	137 60	512 20	97 78	38 22
Due to banks and bankers.....		2,143 91	2,730 56	2,595 68	
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	17,404 26	19,568 00	25,081 94	31,350 74	31,542 31
Savings certificates of deposit....	8,331 90	12,439 24	14,939 24	16,979 24	20,275 24
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$111,862 56	\$148,469 00	\$150,058 34	\$150,821 03	\$178,620 31

No. 318.

B. DANSARD & SON'S STATE BANK, MONROE.

Organized August 21, 1905.

BOYEZ DANSARD, *President*; B. FREIDENBERG, *Vice President*; BENJ. DANSARD, JR., *Cashier*; CARL KIBURTZ, *Assistant Cashier*.

DIRECTORS.—Boyez Dansard, Edward R. Gilday, P. S. Root, E. L. Dansard, Benj. Dansard, Jr., B. Freidenberg.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$153,712 15	\$153,293 18	\$147,895 85	\$148,218 00	\$162,243 57
Bonds, mortgages and securities...	200,176 93	203,574 32	211,920 91	233,310 31	232,909 58
Premiums paid on bonds.....	1,290 00	1,100 00	1,235 00	1,428 50	1,400 00
Overdrafts.....	1,366 78	280 96	6 99	580 35	131 09
Banking house.....	9,000 00	9,000 00	9,000 00	9,000 00	9,000 00
Furniture and fixtures.....	4,995 00	4,845 00	4,745 00	4,745 00	4,745 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....	9,817 01				
Items in transit.....	61 00	1,634 00	508 56	37 86	201 69
United States bonds.....					
Due from banks in reserve cities..	28,448 91	57,190 68	117,007 18	39,412 67	69,988 87
Exchanges for clearing house.....	1,379 39	1,279 17	5,253 26	3,852 89	5,521 34
U. S. and National bank currency	14,629 00	12,291 00	13,298 00	16,173 00	17,681 00
Gold coin.....	7,527 50	8,020 00	6,707 50	6,740 00	8,195 00
Silver coin.....	2,251 90	2,269 85	1,353 50	1,374 20	2,004 80
Nickels and cents.....	181 08	110 54	76 85	120 52	54 51
Checks, cash items and internal revenue account.....	1,216 19	1,131 85	4,918 39	2,895 08	1,512 92
Totals.....	\$436,052 84	\$456,000 55	\$523,926 99	\$467,888 38	\$515,589 37
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	3,500 00	4,000 00	4,300 00	5,000 00	5,200 00
Undivided profits, less current ex- penses, interest and taxes paid	1,758 20	1,025 10	648 13	849 25	541 38
Dividends unpaid.....		3 00	758 00	10 00	274 00
Commercial deposits subject to check.....	136,185 85	145,630 84	199,345 97	140,104 99	162,304 89
Commercial certificates of deposit	404 47	379 47	179 47	179 47	179 47
Due to banks and bankers.....	2,495 34	1,466 34	3,095 31	941 04	5,592 11
Certified checks.....		200 00			
Cashier's checks outstanding.....					
Savings deposits.....	82,751 22	88,081 65	91,632 28	102,950 89	107,107 91
Savings certificates of deposit....	143,957 76	165,214 15	173,967 83	167,852 74	184,389 61
Notes and bills rediscounted.....					
Bills payable.....	15,000 00				
Totals.....	\$436,052 84	\$456,000 55	\$523,926 99	\$467,888 38	\$515,589 37

STATE BANKING DEPARTMENT.

No. 321.

THE MONROE STATE SAVINGS BANK, MONROE.

Organized July 5, 1905.

EDMOND DULL, *President*; LEWIS C. KNAPP, *Vice President*; WALTER A. MEIER, *Cashier*.

DIRECTORS.—Edmond Dull, C. A. Boehme, E. C. Betz, F. H. Humphrey, L. C. Knapp, H. E. French, R. M. Woonacott, Henry Shovar, John P. Bronson.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$74,167 06	\$79,457 17	\$79,918 88	\$84,379 62	\$85,568 73
Bonds, mortgages and securities...	38,025 00	36,450 00	42,400 00	41,300 00	44,600 00
Premiums paid on bonds.....					
Overdrafts.....		51 11	278 08	76 41	72 21
Banking house.....					
Furniture and fixtures.....	4,997 48	4,997 48	5,015 48	5,015 48	5,015 48
Other real estate.....					
Due from other banks and bankers (not reserve cities).....	1,403 48	4,333 31			
Items in transit.....			8,980 25	3,562 50	5,677 00
United States bonds.....					
Due from banks in reserve cities..	16,986 13	10,713 05	21,715 88	10,143 13	12,404 33
Exchanges for clearing house.....				387 44	
U. S. and National bank currency	5,809 00	7,081 00	4,889 00	4,331 00	6,544 00
Gold coin.....	2,655 00	2,175 00	2,380 00	2,575 00	337 50
Silver coin.....	743 95	1,159 20	942 20	1,123 15	644 25
Nickels and cents.....	98 56	134 64	66 93	97 80	107 90
Checks, cash items and internal revenue account.....	186 07	28 47	300 61		174 92
Totals.....	\$145,071 73	\$146,580 43	\$166,887 31	\$152,991 53	\$161,146 32
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	400 00	400 00	2,500 00	2,500 00	2,500 00
Undivided profits, less current ex- penses, interest and taxes paid	2,448 89	2,759 77	1,505 28	1,232 02	1,278 40
Dividends unpaid.....					
Commercial deposits subject to check.....	35,260 23	30,306 66	43,533 65	27,863 58	26,389 93
Commercial certificates of deposit					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....		84 10	30 00		
Savings deposits.....	28,760 33	31,697 01	38,580 93	37,717 65	42,217 26
Savings certificates of deposit....	28,202 28	31,332 89	30,737 45	33,678 28	38,760 73
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$145,071 73	\$146,580 43	\$166,887 31	\$152,991 53	\$161,146 32

No. 202.

WAKEFIELD STATE BANK, MORENCI.

Organized January 10, 1898.

C. C. WAKEFIELD, *President*; F. E. CAWLEY, *Vice President*; C. A. WILSON, *Cashier*.

DIRECTORS.—C. C. Wakefield, J. O. Wakefield, Wm. M. Hamilton, F. E. Cawley, C. A. Wilson.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$140,685 64	\$129,149 59	\$136,620 66	\$137,600 24	\$136,887 02
Bonds, mortgages and securities...	203,120 45	200,067 00	187,158 94	180,225 94	176,576 94
Premiums paid on bonds.....					
Overdrafts.....			11 06	12 66	1 76
Banking house.....	5,000 00	5,000 00	5,000 00	5,000 00	5,000 00
Furniture and fixtures.....	2,000 00	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....	16,887 26				
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	35,299 11	52,754 55	38,445 65	37,106 60	56,424 06
Exchanges for clearing house.....	34 30				12 50
U. S. and National bank currency	21,101 00	12,893 00	16,401 00	17,741 00	15,651 00
Gold coin.....	4,827 50	6,062 50	8,047 50	2,815 00	2,835 00
Silver coin.....	1,784 25	2,358 25	2,271 85	3,137 70	1,551 00
Nickels and cents.....	49 17	79 20	69 12	80 53	50 62
Checks, cash items and internal revenue account.....	780 18	1 00	120 97	7 02	
Totals.....	\$431,568 86	\$410,365 09	\$396,146 75	\$385,726 69	\$395,989 90
Liabilities.					
Capital stock paid in.....	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00
Surplus fund.....	6,000 00	6,000 00	6,000 00	6,000 00	6,000 00
Undivided profits, less current ex- penses, interest and taxes paid	6,608 61	4,724 66	5,157 34	3,009 52	7,254 92
Dividends unpaid.....					
Commercial deposits subject to check.....	72,046 51	73,190 29	85,158 27	64,487 69	54,148 89
Commercial certificates of deposit..	7,326 52	5,045 33	6,378 54	2,882 20	6,859 34
Due to banks and bankers.....		210 93			
Certified checks.....		43 83			5 00
Cashier's checks outstanding.....					
Savings deposits.....	309,497 22	291,150 05	263,452 60	279,347 28	291,721 75
Savings certificates of deposit.....					
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$431,568 86	\$410,365 09	\$396,146 75	\$385,726 69	\$395,989 90

No. 222.

CITIZENS' SAVINGS BANK OF MOUNT CLEMENS.

Organized May 10, 1900.

A. T. DONALDSON, *President*; G. H. NICHOLS, T. W. NEWTON, *Vice Presidents*;
H. W. BEHNKE, *Cashier*.DIRECTORS.—A. T. Donaldson, G. H. Nichols, T. W. Newton, W. S. Donaldson, W. F. Nank,
J. Matthews, J. S. Paganetti, A. P. Grim, F. B. Schott.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$294,494 10	\$280,886 47	\$301,038 33	\$303,160 96	\$302,661 48
Bonds, mortgages and securities...	171,750 00	171,675 00	167,420 00	179,427 30	195,302 30
Premiums paid on bonds.....					
Overdrafts.....	2,980 05	330 77	1,797 28	471 82	1,010 66
Banking house.....	18,000 00	18,000 00	18,000 00	18,000 00	18,000 00
Furniture and fixtures.....	3,500 00	3,500 00	3,500 00	3,500 00	3,500 00
Other real estate.....	2,000 00	1,700 00	1,700 00	1,530 00	1,530 00
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	5,000 00	30 00			
United States bonds.....					
Due from banks in reserve cities..	36,147 17	57,652 62	35,469 69	35,625 55	73,490 35
Exchanges for clearing house.....	3,565 77				
U. S. and National bank currency	12,231 00	16,295 00	6,473 00	11,243 00	11,883 00
Gold coin.....	17,410 00	19,680 00	19,040 00	21,135 00	20,390 00
Silver coin.....	3,189 20	2,209 50	2,303 05	5,196 50	3,279 60
Nickels and cents.....	684 24	846 36	569 18	390 01	537 13
Checks, cash items and internal revenue account.....	217 64	583 99	910 27	1,687 30	1,933 91
Totals.....	\$571,169 17	\$573,389 71	\$558,220 80	\$581,367 44	\$633,518 43
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current ex- penses, interest and taxes paid	19,625 09	18,414 20	22,881 48	19,299 02	24,187 75
Dividends unpaid.....		20 00		375 00	
Commercial deposits subject to check.....	94,652 41	108,715 54	79,799 68	101,745 49	134,185 53
Commercial certificates of deposit..					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....		50 00		1,400 00	
Savings deposits.....	335,486 02	337,488 81	339,203 22	348,765 09	375,339 58
Savings certificates of deposit.....	61,405 65	48,701 16	56,336 42	49,782 84	39,805 57
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$571,169 17	\$573,389 71	\$558,220 80	\$581,367 44	\$633,518 43

No. 51.

THE MOUNT CLEMENS SAVINGS BANK, MOUNT CLEMENS.

Organized May 30, 1877.

Corporate existence extended May 29, 1907.

T. LUNGERSHAUSEN, *President*; B. R. ERSKINE, *Vice President*; GEORGE A. SKINNER, *Cashier*; EDWARD A. HEINE, *Assistant Cashier*.

DIRECTORS.—T. Lungershausen, John Roskopp, John T. Nunneley, John J. Sherman, B. R. Erskine, Geo. A. Skinner, Geo. Chambers, F. R. Eastman.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$601,096 15	\$553,148 20	\$544,121 31	\$539,903 01	\$573,214 44
Bonds, mortgages and securities...	474,840 21	485,365 21	486,515 21	492,815 21	491,019 21
Premiums paid on bonds.....					
Overdrafts.....	358 79	453 67	1,033 41	3,399 80	2,559 12
Banking house.....	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
Furniture and fixtures.....	3,400 00	3,400 00	3,400 00	2,000 00	2,000 00
Building account.....				7,368 90	9,829 30
Other real estate.....	8,800 00	8,800 00	8,800 00	7,900 00	7,900 00
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	118 33	340 52		684 09	707 00
United States bonds.....					
Due from banks in reserve cities..	129,904 10	113,128 01	101,385 15	136,133 89	131,069 02
Exchanges for clearing house.....					
U. S. and National bank currency	19,787 00	15,946 00	22,254 00	21,956 00	23,425 00
Gold coin.....	43,785 00	41,925 00	46,445 00	41,400 00	44,677 50
Silver coin.....	2,688 75	4,273 00	3,731 00	2,748 25	863 50
Nickels and cents.....	162 37	100 94	127 16	138 51	102 18
Checks, cash items and internal revenue account.....	1,467 00	2,928 98	527 23	2,643 91	1,016 53
Totals.....	\$1,311,407 70	\$1,254,809 53	\$1,243,339 47	\$1,284,081 57	\$1,313,402 80
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits, less current ex- penses, interest and taxes paid	70,469 61	61,448 01	67,164 34	62,317 63	70,608 70
Dividends unpaid.....		49 00	49 00	310 50	
Commercial deposits subject to check.....	183,234 62	149,644 80	134,245 52	158,998 81	159,782 89
Commercial certificates of deposit..	700 00	700 00	700 00	700 00	700 00
Due to banks and bankers.....					
Certified checks.....			41 71		
Cashier's checks outstanding.....		6,369 39		100 00	75 00
Savings deposits.....	856,613 86	850,049 96	851,467 26	878,636 50	898,721 77
Savings certificates of deposit.....	100,389 61	86,548 37	89,671 64	83,018 13	83,514 44
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$1,311,407 70	\$1,254,809 53	\$1,243,339 47	\$1,284,081 57	\$1,313,402 80

No. 158.

THE ULLRICH SAVINGS BANK, MOUNT CLEMENS.

Organized May 12, 1893.

ERNST J. OLDE, *President*; W. D. WILSON, R. C. ULLRICH, *Vice Presidents*;
PAUL J. ULLRICH, *Cashier*.

DIRECTORS.—Paul J. Ullrich, A. Martin Keeler, William D. Wilson, Ernst J. Olde, Oscar C. Lungenhausen, Reuben C. Ullrich, John Priehs, Frank E. Nellis, Francis P. Ullrich.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$350,369 75	\$343,563 90	\$352,519 80	\$350,568 18	\$345,596 00
Bonds, mortgages and securities...	324,118 11	327,791 93	311,111 17	324,072 07	321,373 18
Premiums paid.....					
Overdrafts.....	2,146 27	2,598 56	1,210 54	1,646 52	1,847 38
Banking house.....	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
Furniture and fixtures.....	10,000 00	7,500 00	7,500 00	5,000 00	5,000 00
Other real estate.....	2,402 71				
Due from other banks and bankers (not reserve cities).....					
Items in transit.....			1 75	14 74	58 47
United States bonds.....					
Due from banks in reserve cities	88,362 71	56,283 88	50,337 29	61,523 44	118,650 08
Exchanges for clearing house.....					
U. S. and National bank currency	15,473 00	16,696 00	19,078 00	15,111 00	13,826 00
Gold coin.....	18,010 00	22,350 00	20,590 00	18,705 00	20,490 00
Silver coin.....	2,189 80	1,354 40	2,786 10	2,181 95	2,393 75
Nickels and cents.....	428 78	853 69	455 68	1,005 01	671 44
Checks, cash items and internal revenue account.....	1,541 26	599 21	1,017 35	1,432 65	2,044 30
Totals.....	\$840,042 39	\$804,591 57	\$791,607 68	\$806,260 56	\$856,953 20
Liabilities.					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits, less current ex- penses, interest and taxes paid	32,923 85	36,046 53	39,121 16	34,017 15	35,102 95
Dividends unpaid.....	30 00	30 00	30 00	60 00	930 00
Commercial deposits subject to check.....	148,546 59	109,596 08	107,516 27	121,836 37	145,775 13
Commercial certificates of deposit					
Due to banks and bankers.....					
Certified checks.....			700 00	200 00	
Cashier's checks outstanding....					
Savings deposits.....	458,152 25	456,336 05	437,063 85	453,868 63	474,216 96
Savings certificates of deposit....	50,389 70	52,582 91	57,176 40	46,278 41	50,928 16
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$840,042 39	\$804,591 57	\$791,607 68	\$806,260 56	\$856,953 20

No. 170.

EXCHANGE SAVINGS BANK, MOUNT PLEASANT.

Organized May 1, 1894.

A. E. GORHAM, *President*; WM. C. DUSENBERRY, C. M. BROOKS, *Vice Presidents*;
C. A. KELLOGG, *Cashier*; R. B. DUSENBURY, *Assistant Cashier*.

DIRECTORS.—A. E. Gorham, John Kinney, Charles M. Brooks, William C. Dusenbury, C. T. Grawn,
F. B. Whitehead, C. A. Kellogg, Francis McNamara.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$144,587 18	\$128,284 66	\$154,954 00	\$159,929 45	\$156,890 77
Bonds, mortgages and securities...	112,768 45	121,790 80	127,273 75	129,148 75	128,873 75
Premiums paid on bonds.....					
Overdrafts.....	1,596 99	419 29	1,154 13	1,011 46	1,495 07
Banking house.....	6,503 85	6,503 85	6,503 85	6,503 85	6,503 85
Furniture and fixtures.....	1,431 06	1,431 06	1,431 06	1,431 06	1,431 06
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	9,034 01	8,332 08	6,520 53	1,460 02	8,999 82
United States bonds.....	1,600 00	1,600 00	1,600 00	1,600 00	1,600 00
Due from banks in reserve cities	32,732 04	64,942 68	22,868 82	29,593 53	35,886 53
Exchanges for clearing house....	782 82	704 43	473 24	1,123 14	187 98
U. S. and National bank currency	7,151 00	14,063 00	10,562 00	9,873 00	8,439 00
Gold coin.....	7,585 00	7,995 00	8,140 00	7,800 00	8,020 00
Silver coin.....	860 00	1,963 50	2,165 00	2,475 00	845 00
Nickels and cents.....	275 71	384 26	162 22	531 02	356 55
Checks, cash items and internal revenue account.....				40 03	104 76
Totals.....	\$326,908 11	\$358,434 61	\$343,808 60	\$352,320 31	\$359,624 14
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	17,500 00	19,000 00	19,000 00	20,000 00	20,000 00
Undivided profits, less current ex- penses, interest and taxes paid	5,393 31	1,944 94	5,001 08	786 33	1,144 40
Dividends unpaid.....					
Commercial deposits subject to check.....	96,768 22	130,736 56	101,722 34	111,170 73	104,842 77
Commercial certificates of deposit					
Due to banks and bankers.....					
Certified checks.....	197 17	199 17	197 17	289 91	1,517 17
Cashier's checks outstanding.....					
Savings deposits.....	33,770 16	38,360 84	44,603 57	47,971 69	52,043 83
Savings certificates of deposit....	123,279 25	118,193 10	123,284 44	122,101 65	130,075 97
Notes and bills rediscounted....					
Bills payable.....					
Totals.....	\$326,908 11	\$358,434 61	\$343,808 60	\$352,320 31	\$359,624 14

No. 277.

ISABELLA COUNTY STATE BANK, MT. PLEASANT.

Organized June 30, 1903.

JOHN S. WEIDMAN, *President*; ARBA Z. CAMPBELL, FRED L. KEELER, *Vice Presidents*;
ELTON J. VAN LEUVEN, *Cashier*; JOHN W. BENFORD, *Assistant Cashier*.

DIRECTORS.—John S. Weidman, Frank G. Thiers, Fred L. Keeler, Floyd Mitchell, Arba Z. Campbell,
Elton J. Van Leuven, J. S. Weidman, Jr.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$122,754 53	\$122,400 67	\$109,255 98	\$115,138 80	\$123,492 84
Bonds, mortgages and securities..	177,404 81	184,058 10	189,205 05	189,110 78	189,543 95
Premiums paid on bonds.....					
Overdrafts.....	1,615 49	1,016 62	116 90	268 23	915 87
Banking house.....	15,000 00	15,000 00	15,000 00	15,000 00	15,000 00
Furniture and fixtures.....	1,500 00	1,500 00	1,500 00	1,500 00	1,500 00
Other real estate.....					
Due from other banks and bankers (not reserve cities)		4,000 00	4,000 00	4,000 00	326 92
Items in transit.....	4,886 77	1,375 00			4,122 30
United States bonds.....					
Due from banks in reserve cities..	50,124 19	73,275 88	44,549 82	57,667 26	43,667 06
Exchanges for clearing house.....	623 51	108 50	139 13	199 70	355 12
U. S. and National bank currency	19,038 00	18,019 00	24,397 00	20,653 00	14,177 00
Gold coin.....	2,995 00	4,970 00	5,285 00	6,892 50	4,135 00
Silver coin.....	1,976 00	4,281 10	4,091 75	1,318 60	1,960 85
Nickels and cents.....	188 16	359 16	419 64	273 61	187 77
Checks, cash items and internal revenue account.....	9 61	1,045 45	277 30	382 05	539 02
Totals.....	\$398,116 07	\$431,499 48	\$398,237 57	\$412,404 53	\$399,913 70
Liabilities.					
Capital stock paid in.....	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00
Surplus fund.....	15,000 00	18,000 00	18,000 00	20,000 00	20,000 00
Undivided profits, less current ex- penses, interest and taxes paid	4,537 54	3,591 14	6,550 95	409 48	2,042 13
Dividends unpaid.....				50 00	
Commercial deposits subject to check.....	136,309 03	175,852 54	141,527 95	160,837 96	141,082 14
Commercial certificates of deposit					
Due to banks and bankers.....	905 79				
Certified checks.....			1,800 00		650 00
Cashier's checks outstanding.....					
Savings deposits.....	45,133 28	42,451 81	39,501 79	38,832 10	40,901 14
Savings certificates of deposit.....	166,230 43	161,603 99	160,856 88	162,274 99	165,238 29
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$398,116 07	\$431,499 48	\$398,237 57	\$412,404 53	\$399,913 70

No. 189.

*MUNISING STATE BANK, MUNISING.

Organized July 8, 1896.

WM. G. MATHER, *President*; W. F. HOPKINS, *Vice President*; G. SHERMAN COLLINS, *Cashier*;
HUGH H. McMILLAN, *Assistant Cashier*.DIRECTORS.—Wm. G. Mather, W. F. Hopkins, C. V. R. Townsends, Geo. J. Forster, M. A. Doty,
G. Sherman Collins.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$222,938 56				
Bonds, mortgages and securities...	55,221 67				
Premiums paid on bonds.....					
Overdrafts.....					
Banking house.....	15,000 00				
Furniture and fixtures.....					
Other real estate.....	5,000 00				
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	421 55				
United States bonds.....					
Due from banks in reserve cities..	38,962 73				
Exchanges for clearing house.....					
U. S. and National bank currency	28,095 00				
Gold coin.....	4,090 00				
Silver coin.....	3,449 25				
Nickels and cents.....	253 41				
Checks, cash items and internal revenue account.....	633 16				
Totals.....	\$374,065 33				
Liabilities.					
Capital stock paid in.....	\$30,000 00				
Surplus fund.....	7,500 00				
Undivided profits, less current ex- penses, interest and taxes paid	10,045 03				
Dividends unpaid.....	20 00				
Commercial deposits subject to check.....	127,631 20				
Commercial certificates of deposit	317 00				
Due to banks and bankers.....					
Certified checks.....	25 00				
Cashier's checks outstanding.....					
Savings deposits.....	181,599 48				
Savings certificates of deposit....	16,927 62				
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$374,065 33				

*Reorganized as The First National Bank of Alger County, Munising.

No. 60.

MUSKEGON SAVINGS BANK, MUSKEGON.

Organized December 1, 1887.

HORATIO N. HOVEY, *President*; J. F. DENSLOW, PAUL S. MOON, *Vice Presidents*;
F. E. HAMMOND, *Cashier*; P. O. HOLTHE, *Assistant Cashier*; HARRY A. RIETDYK, *Auditor*.

DIRECTORS.—H. N. Hovey, F. E. Hammond, J. F. Denslow, C. L. Thompson, Paul S. Moon, J. H. Ford.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$261,939 51	\$274,471 39	\$310,603 96	\$266,380 86	\$324,895 17
Bonds, mortgages and securities..	294,710 00	278,284 12	279,056 62	287,202 08	292,677 08
Premiums paid on bonds.....	5,000 00	5,000 00	5,000 00	5,000 00	5,000 00
Overdrafts.....	894 07	948 28	1,160 29	389 65	170 69
Banking house.....	26,166 05	24,843 77	23,032 84	23,032 84	23,096 85
Furniture and fixtures.....	3,340 94	8,576 30	15,079 54	15,104 54	16,070 16
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	30 00	104 20	360 51	169 00	82 47
United States bonds.....					
Due from banks in reserve cities..	39,853 50	65,733 05	52,638 84	64,913 79	49,297 98
Exchanges for clearing house.....	1,458 95	1,813 24	1,432 69	2,485 21	858 02
U. S. and National bank currency	40,241 00	44,208 00	34,736 00	36,218 00	36,291 00
Gold coin.....	12,202 50	9,782 50	13,602 50	9,230 00	9,265 00
Silver coin.....	5,597 50	5,551 35	5,046 85	3,158 05	3,564 20
Nickels and cents.....	356 32	430 74	488 13	290 84	213 18
Checks, cash items and internal revenue account.....	936 75	990 69	444 02	276 13	404 06
Totals.....	\$692,727 09	\$720,737 63	\$742,682 79	\$713,850 99	\$761,884 86
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current ex- penses, interest and taxes paid	19,825 56	13,439 09	11,239 03	13,763 35	17,568 74
Dividends unpaid.....				448 00	
Commercial deposits subject to check.....	63,179 74	118,349 80	134,792 88	98,649 74	126,202 40
Commercial certificates of deposit..	47,204 61	50,928 87	57,636 62	67,064 16	66,455 07
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....		3 00			
Savings deposits.....	502,517 18	478,016 87	479,014 26	478,925 74	491,658 65
Savings certificates of deposit.....					
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$692,727 09	\$720,737 63	\$742,682 79	\$713,850 99	\$761,884 86

No. 19.

FARMERS' AND MERCHANTS' BANK OF NASHVILLE.

Organized December 15, 1888.

G. A. TRUMAN, *President*; C. W. SMITH, *Vice President*; C. A. HOUGH, *Cashier*;
H. D. WOTRING, *Assistant Cashier*.DIRECTORS.—C. A. Hough, G. A. Truman, W. H. Kleinhans, C. W. Smith, S. F. Hinchman,
C. L. Glasgow, L. E. Lentz, H. D. Wotring.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$173,001 57	\$183,465 95	\$197,872 53	\$188,253 89	\$190,420 26
Bonds, mortgages and securities..	99,222 59	107,479 54	111,781 66	134,816 66	146,935 46
Premiums paid on bonds.....					
Overdrafts.....	694 12	258 32	267 87	785 79	1,796 72
Banking house.....	3,000 00	3,000 00	3,000 00	3,000 00	3,000 00
Furniture and fixtures.....	2,000 00	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....	99 70	1,561 91			
Items in transit.....	1,000 00	962 75			
United States bonds.....					
Due from banks in reserve cities..	36,778 64	45,624 82	45,976 86	46,261 11	38,319 80
Exchanges for clearing house.....					
U. S. and National bank currency	19,966 00	16,269 00	16,428 00	14,800 00	17,335 00
Gold coin.....	4,125 00	4,360 00	5,120 00	5,570 00	6,055 00
Silver coin.....	2,416 10	1,589 40	1,324 30	903 60	790 10
Nickels and cents.....	84 06	131 16	112 70	134 29	85 92
Checks, cash items and internal revenue account.....	401 72	4,097 39	582 73	1,561 46	768 23
Totals.....	\$342,789 50	\$370,800 24	\$384,466 65	\$398,086 80	\$407,506 49
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$30,000 00
Surplus fund.....	12,000 00	12,000 00	12,000 00	14,000 00	17,000 00
Undivided profits, less current ex- penses, interest and taxes paid	2,705 34	983 67	2,161 65	492 38	2,528 32
Dividends unpaid.....				384 00	
Commercial deposits subject to check.....	40,908 97	44,217 82	45,323 27	46,004 65	50,340 63
Commercial certificates of deposit..	149,407 41	161,392 44	144,094 16	130,320 14	123,486 04
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	80,809 28	125,586 31	153,267 57	179,065 63	181,331 50
Savings certificates of deposit.....	31,968 52	1,620 00	2,620 00	2,820 00	2,820 00
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$342,789 50	\$370,800 24	\$384,466 65	\$398,086 80	\$407,506 49

No. 311.

THE STATE SAVINGS BANK OF NASHVILLE, NASHVILLE.

Organized May 9, 1905.

JOHN I. BAKER, *President*; JOHN F. KOCHER, *Vice President*; CHRIS MARSHALL, *Cashier*;
J. C. FURNISS, *Assistant Cashier*.DIRECTORS.—John I. Baker, H. Settingington, C. J. Furniss, Theo. C. Downing, H. C. Zuschnitt,
John F. Kocher, W. A. Vance, Geo. Gallatin, John Bell.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$40,522 54	\$37,418 57	\$40,298 22	\$33,072 36	\$41,911 70
Bonds, mortgages and securities...	37,257 76	36,939 26	39,179 01	41,524 75	44,307 65
Premiums paid on bonds.....					
Overdrafts.....	59 91	97 57	4 95	43 08	97 69
Banking house.....	4,500 00	4,500 00	4,500 00	4,500 00	4,500 00
Furniture and fixtures.....	2,500 00	2,300 00	2,300 00	2,300 00	2,300 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	5 40		387 00	265 00	965 58
United States bonds.....					
Due from banks in reserve cities	3,835 31	5,023 18	10,403 35	14,229 65	7,803 47
Exchanges for clearing house.....					
U. S. and National bank currency	3,090 00	3,236 00	2,098 00	6,718 00	3,467 00
Gold coin.....	167 50	512 50	1,082 50	1,005 00	1,160 00
Silver coin.....	844 00	1,073 00	498 00	412 00	629 00
Nickels and cents.....	41 90	40 25	115 96	65 99	39 28
Checks, cash items and internal revenue account.....	305 46	57 85	93 90	297 10	23 90
Totals.....	\$93,129 78	\$91,198 18	\$100,960 89	\$104,532 93	\$107,205 30
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	500 00	750 00	750 00	1,500 00	1,500 00
Undivided profits, less current ex- penses, interest and taxes paid	493 57	49 03	578 84	25 49	317 04
Dividends unpaid.....				20 00	
Commercial deposits subject to check.....	15,211 75	11,746 56	12,057 05	11,123 06	16,171 62
Commercial certificates of deposit					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding....					
Savings deposits.....	25,251 77	29,307 69	39,298 54	43,681 08	43,101 25
Savings certificates of deposit....	26,672 69	24,344 90	23,276 46	23,183 30	21,115 39
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$93,129 78	\$91,198 18	\$100,960 89	\$104,532 93	\$107,205 30

No. 368.

THE FIRST STATE BANK OF NEWAYGO.

Organized March 17, 1907.

M. F. HATCH, *President*; A. T. SQUIER, *Vice President*; H. S. THOMPSON, *Cashier*.

DIRECTORS.—M. F. Hatch, S. W. Webber, H. S. Thompson, A. T. Squier, H. D. Woodward, Geo. Luton

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$77,500 89	\$67,336 28	\$69,255 55	\$70,041 02	\$70,261 59
Bonds, mortgages and securities..	69,985 52	65,173 02	67,599 19	71,419 19	71,947 99
Premiums paid on bonds.....					
Overdrafts.....	200 20	271 80	377 01	224 54	515 19
Banking house.....	8,000 00	8,000 00	8,000 00	8,000 00	8,000 00
Furniture and fixtures.....	2,000 00	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....	66 97				
Items in transit.....			208 33	54 61	
United States bonds.....					
Due from banks in reserve cities..	37,924 38	50,201 38	53,209 56	38,448 55	32,354 88
Exchanges for clearing house.....					
U. S. and National bank currency	14,731 00	10,829 00	11,819 00	11,976 00	10,738 00
Gold coin.....	6,679 00	7,029 00	7,524 00	7,699 00	8,000 00
Silver coin.....	1,894 62	2,309 50	1,681 00	1,783 00	2,149 00
Nickels and cents.....	401 21	243 63	508 63	589 88	364 18
Checks, cash items and internal revenue account.....		2,383 07	3,432 61	654 52	815 46
Totals.....	\$219,443 79	\$215,776 68	\$225,614 88	\$212,890 31	\$207,146 29
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	2,500 00	2,500 00	4,200 00	4,200 00	4,200 00
Undivided profits, less current ex- penses, interest and taxes paid	1,911 25	2,404 69	140 62	256 10	662 62
Dividends unpaid.....					
Commercial deposits subject to check.....	86,693 62	81,787 25	82,782 39	72,283 45	70,743 11
Commercial certificates of deposit..	81,634 75	60,788 87	38,527 19	25,534 31	14,165 65
Due to banks and bankers.....	329 47	240 39	711 33	181 57	35 38
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....					
Savings certificates of deposit.....	26,374 70	48,055 48	79,253 35	90,424 88	97,339 53
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$219,443 79	\$215,776 68	\$225,614 88	\$212,890 31	\$207,146 29

No. 399.

THE NEWBERRY STATE BANK, NEWBERRY.

Organized May 14, 1908.

F. P. BOHN, *President*; L. H. FEAD, W. G. FRETZ, *Vice Presidents*; E. M. CHAMBERLAIN, *Cashier*.

DIRECTORS.—F. P. Bohn, L. H. Fead, W. G. Fretz, E. L. Fretz, E. M. Chamberlain.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....				\$82,230 78	\$91,511 81
Bonds, mortgages and securities...				58,809 18	67,049 93
Premiums paid on bonds.....					
Overdrafts.....				42 79	410 47
Banking house.....				12,500 00	12,500 00
Furniture and fixtures.....				2,619 07	2,619 07
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....				461 75	191 52
United States bonds.....					
Due from banks in reserve cities..				67,638 79	31,804 57
Exchanges for clearing house.....					
U. S. and National bank currency				14,772 00	11,051 00
Gold coin.....				3,465 00	3,815 00
Silver coin.....				999 50	1,094 85
Nickels and cents.....				132 37	136 40
Checks, cash items and internal revenue account.....				771 65	34 42
Totals.....				\$244,242 88	\$222,219 04
Liabilities.					
Capital stock paid in.....				\$25,000 00	\$25,000 00
Surplus fund.....				250 00	250 00
Undivided profits, less current ex- penses, interest and taxes paid				562 42	2,120 33
Dividends unpaid.....					
Commercial deposits subject to check.....				150,663 00	124,889 46
Commercial certificates of deposit				23,979 87	18,170 35
Due to banks and bankers.....					
Certified checks.....				69 40	
Cashier's checks outstanding.....					
Savings deposits.....				39,810 66	40,082 84
Savings certificates of deposit....				3,907 53	11,706 06
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....				\$244,242 88	\$222,219 04

No. 245.

NEW HAVEN SAVINGS BANK, NEW HAVEN.

Organized September 25, 1901.

W. F. EDMUNDS, *President*; THOS. K. MCINNIS, *Vice President*; ADAM A. BENNETT, *Cashier*.

DIRECTORS.—W. F. Edmunds, A. A. Bennett, Wm. Kurzhals, Sr., O. C. Lungershausen, Luke Broughton, T. K. McInnis, Henry C. DeGroot, Ernest Villeroi, Frank E. Nellis.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$93,916 44	\$95,895 77	\$96,673 62	\$90,023 15	\$96,102 45
Bonds, mortgages and securities...	67,300 00	68,060 00	72,055 00	71,705 00	72,080 00
Premiums paid on bonds.....					
Overdrafts.....	126 50	45 14	625 35	1,051 01	1,524 82
Banking house.....	2,200 00	2,200 00	2,200 00	2,200 00	2,200 00
Furniture and fixtures.....	1,400 00	1,400 00	1,400 00	1,400 00	1,400 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....	10,975 61	11,013 20	9,773 66	2,375 33	7,136 90
Items in transit.....				45 00	
United States bonds.....					
Due from banks in reserve cities..	19,902 25	17,463 94	73,000 09	16,982 88	13,345 71
Exchanges for clearing house.....					
U. S. and National bank currency	3,812 00	4,143 00	3,270 00	2,957 00	2,629 00
Gold coin.....	4,970 00	5,550 00	5,800 00	5,210 00	5,475 00
Silver coin.....	443 55	275 65	300 75	496 45	325 40
Nickels and cents.....	36 49	55 14	49 02	123 25	123 77
Checks, cash items and internal revenue account.....		32 23	26	30 15	20 00
Totals.....	\$205,082 84	\$206,124 07	\$265,237 75	\$194,599 22	\$202,363 05
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	5,000 00	5,000 00	5,000 00	6,000 00	6,000 00
Undivided profits, less current ex- penses, interest and taxes paid	3,455 02	4,805 63	6,773 81	4,396 76	6,562 74
Dividends unpaid.....				216 00	20 00
Commercial deposits subject to check.....	14,050 97	21,028 20	85,667 49	14,178 73	15,593 57
Commercial certificates of deposit					
Due to banks and bankers.....					
Certified checks.....		1 65			29 73
Cashier's checks outstanding.....			853 40	772 34	1,399 46
Savings deposits.....	124,061 47	127,418 63	118,250 43	123,415 76	125,750 47
Savings certificates of deposit....	38,515 38	27,899 96	28,692 62	25,619 63	27,007 08
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$205,082 84	\$206,124 07	\$265,237 75	\$194,599 22	\$202,363 05

No. 240.

NILES CITY BANK, NILES.

Organized July 13, 1901.

DICKSON S. SCOFFERN, *President*; MATHEW STOLL, *Vice President*; GEO. L. FAUROUTE, *Cashier*.

DIRECTORS.—Charles F. Pears, Charles Bishop, F. N. Bonine, Geo. L. Faurote, W. W. Dresden, Bascom Parker, Mathew Stoll, R. F. Kompass, Dickson S. Scoffern.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$70,594 06	\$74,824 81	\$76,949 41	\$86,524 27	\$89,581 15
Bonds, mortgages and securities...	30,586 16	41,462 62	40,337 62	42,980 62	49,546 52
Premiums paid on bonds.....					
Overdrafts.....	3,973 86	402 40	1,965 44	1,232 13	5,099 17
Banking house.....	6,000 00	6,000 00	6,000 00	6,000 00	6,000 00
Furniture and fixtures.....	1,500 00	1,500 00	1,500 00	1,500 00	1,500 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	794 64	500 85	980 00	872 43	1,004 25
United States bonds.....					
Due from banks in reserve cities..	48,659 51	31,747 54	38,621 87	31,582 66	44,373 35
Exchanges for clearing house.....	188 00				
U. S. and National bank currency	23,287 00	23,315 00	15,307 00	14,279 00	11,705 00
Gold coin.....	4,325 00	15,280 00	13,445 00	12,440 00	12,523 90
Silver coin.....	2,354 80	2,642 30	2,095 05	1,699 70	2,045 65
Nickels and cents.....	653 94	294 50	219 65	208 67	180 42
Checks, cash items and internal revenue account.....	572 59	776 62	301 50	280 66	80 70
Totals.....	\$202,489 56	\$198,746 64	\$197,702 54	\$199,600 14	\$223,641 21
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current ex- penses, interest and taxes paid	2,793 74	1,310 19	1,410 64	2,493 51	1,902 87
Dividends unpaid.....	250 00	990 00	250 00	250 00	400 00
Commercial deposits subject to check.....	96,318 60	97,894 32	97,140 07	84,689 16	97,798 67
Commercial certificates of deposit	36,625 56	32,100 47	35,700 17	21,187 79	24,232 29
Due to banks and bankers.....	5,201 66	5,201 66	3,261 66	2,201 66	2,201 66
Certified checks.....	1,300 00	1,250 00			
Cashier's checks outstanding.....					
Savings deposits.....				17,317 52	19,978 92
Savings certificates of deposit.....				11,460 50	17,126 80
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$202,489 56	\$198,746 64	\$197,702 54	\$199,600 14	\$223,641 21

No. 36.

PIONEER BANK, NORTH BRANCH.

Organized July 30, 1885. Reorganized October 1, 1889.

JAMES E. LEETE, *President*; F. C. BALLARD, *Vice President*; WILLIAM MAHON, *Cashier*;
K. M. BARBOUR, *Assistant Cashier*.

DIRECTORS.—Albert S. Sholes, A. H. Leete, F. C. Ballard, William Mahon, James E. Leete, S. A. Snow,
G. D. Miller, N. Orr, H. Ford.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$152,394 62	\$140,095 11	\$135,013 58	\$138,483 49	\$144,984 46
Bonds, mortgages and securities...	164,822 16	163,343 41	163,955 38	164,073 64	157,668 64
Premiums paid on bonds.....					
Overdrafts.....	721 39	2,877 86	393 08	471 43	1,981 84
Banking house.....	8,000 00	8,000 00	8,000 00	8,000 00	8,000 00
Furniture and fixtures.....	1,500 00	1,500 00	1,500 00	1,500 00	1,500 00
Other real estate.....	2,000 00	2,000 00	2,000 00	2,000 00	2,425 00
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	5,812 91	25 00	283 79	495 29	395 75
United States bonds.....					
Due from banks in reserve cities..	21,885 81	34,916 95	15,683 93	23,591 01	30,198 16
Exchanges for clearing house.....					
U. S. and National bank currency	7,255 00	5,509 00	4,357 00	4,615 00	2,497 00
Gold coin.....	12,165 00	11,850 00	12,700 00	12,025 00	10,080 00
Silver coin.....	1,046 75	1,075 90	792 25	680 80	648 25
Nickels and cents.....	246 01	259 91	241 60	274 70	140 63
Checks, cash items and internal revenue account.....	742 13	568 43	4,000 12	209 50	897 18
Totals.....	\$378,591 78	\$372,021 57	\$348,920 73	\$356,419 63	\$361,416 91
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current ex- penses, interest and taxes paid	7,483 54	4,801 05	7,601 35	8,942 42	5,166 86
Dividends unpaid.....					
Commercial deposits subject to check.....	32,034 97	29,796 51	24,474 79	23,496 01	20,990 83
Commercial certificates of deposit..					
Due to banks and bankers.....					
Certified checks.....	1,762 50	1,762 50			
Cashier's checks outstanding.....					
Savings deposits.....	234,726 43	236,603 02	216,196 14	222,806 08	222,938 87
Savings certificates of deposit.....	42,584 34	39,068 49	40,648 45	41,175 12	42,320 35
Notes and bills rediscounted.....					
Bills payable.....					10,000 00
Totals.....	\$378,591 78	\$372,021 57	\$348,920 73	\$356,419 63	\$361,416 91

No. 367.

THE LAPHAM STATE SAVINGS BANK, NORTHVILLE.

Organized March 8, 1907.

F. S. HARMON, *President*; ASA B. SMITH, CHAS. YERKES, *Vice Presidents*; E. H. LAPHAM, *Cashier*.

DIRECTORS.—Frank S. Harmon, Asa B. Smith, Chas. Yerkes, Francis G. Terrill, R. Christensen, Frank S. Neal, Edward H. Lapham.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$45,978 40	\$43,457 83	\$38,615 24	\$40,205 07	\$40,334 41
Bonds, mortgages and securities...	16,618 00	15,185 28	25,486 95	31,371 95	46,288 40
Premiums paid on bonds.....					
Overdrafts.....	21 70	40 30	11	8 94	23 63
Expenses and interest paid.....	955 84	513 63	559 52	384 25	636 54
Banking house.....		12,570 32	12,513 14	12,753 58	12,458 06
Furniture and fixtures.....	1,123 65	2,064 65	4,100 23	4,100 23	4,177 61
Other real estate.....	9,150 48	2,100 00	2,000 00		
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities	9,761 49	9,794 15	9,296 77	19,660 99	13,917 74
Exchanges for clearing house....					
U. S. and National bank currency	2,000 00	815 00	1,649 00	1,826 00	2,917 00
Gold coin.....	2,735 00	2,705 00	2,935 00	3,985 00	3,755 00
Silver coin.....	751 95	749 80	263 15	511 60	323 50
Nickels and cents.....	72 21	56 28	22 98	35 94	20 38
Checks, cash items and internal revenue account.....	416 45	166 25	93 00	447 81	192 16
Totals.....	\$90,185 17	\$90,218 38	\$97,535 09	\$115,291 36	\$125,044 45
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....					
Undivided profits, less current ex- penses, interest and taxes paid..					
Dividends unpaid.....					
Commercial deposits subject to check.....	16,034 24	12,177 44	13,901 80	13,773 78	17,151 54
Commercial certificates of deposit	26,030 93	24,631 61	26,248 82	37,778 59	40,731 93
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	23,120 00	28,409 33	32,384 47	38,738 99	42,160 98
Savings certificates of deposit....					
Notes and bills rediscounted....					
Bills payable.....					
Totals.....	\$90,185 17	\$90,218 38	\$97,535 09	\$115,291 36	\$125,044 45

No. 145.

NORTHVILLE STATE SAVINGS BANK OF NORTHVILLE.

Organized December 10, 1892.

L. W. SIMMONS, *President*; E. A. CHAPMAN, FRANK A. MILLER, *Vice Presidents*;
L. A. BABBITT, *Cashier*; H. P. SEELEY, *Assistant Cashier*.

DIRECTORS.—L. W. Simmons, E. A. Chapman, F. A. Miller, C. H. Coldren, George D. Spencer,
T. G. Richardson, R. C. Yerkes.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$122,408 19	\$122,637 05	\$124,917 00	\$122,821 81	\$123,904 47
Bonds, mortgages and securities...	122,595 61	106,844 24	101,601 96	95,597 95	97,542 67
Premiums paid on bonds.....					
Overdrafts.....	351 25	309 35	155 15	596 98	81 94
Banking house.....	7,400 00	7,400 00	7,400 00	7,400 00	7,400 00
Furniture and fixtures.....	3,500 00	4,250 00	4,250 00	4,250 00	4,250 00
Other real estate.....	3,100 00	3,100 00	3,100 00	3,100 00	3,100 00
Due from other banks and bankers (not reserve cities).....					
Items in transit.....			2 50	10 50	
United States bonds.....					
Due from banks in reserve cities..	20,014 49	21,758 16	10,897 64	24,123 15	33,385 94
Exchanges for clearing house.....					
U. S. and National bank currency	6,500 00	4,631 00	4,450 00	4,065 00	3,117 00
Gold coin.....	11,000 00	10,155 00	10,000 00	10,000 00	10,000 00
Silver coin.....	255 00	330 00	220 00	45 00	120 00
Nickels and cents.....	250 09	274 69	211 04	204 31	79 76
Checks, cash items and internal revenue account.....	23 06	614 00	119 00	24 90	29 41
Totals.....	\$297,397 69	\$282,303 49	\$267,414 29	\$272,238 80	\$283,011 19
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	3,000 00	3,500 00	3,500 00	4,000 00	4,000 00
Undivided profits, less current ex- penses, interest and taxes paid	5,467 58	4,408 84	6,784 74	4,327 40	5,323 96
Dividends unpaid.....				101 50	10 50
Commercial deposits subject to check.....	38,047 69	30,356 35	32,739 73	38,909 98	38,904 69
Commercial certificates of deposit..					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	128,210 42	123,593 18	114,308 19	115,896 64	119,167 75
Savings certificates of deposit.....	97,672 00	95,445 12	75,081 63	78,943 08	90,804 29
Notes and bills rediscounted.....					
Bills payable.....			10,000 00	5,000 00	
Totals.....	\$297,397 69	\$282,303 49	\$267,414 29	\$272,238 80	\$283,011 19

No. 349.

THE ONAWAY STATE BANKING COMPANY, ONAWAY.

Organized August 6, 1906.

C. H. OSGOOD, *President*; J. E. GUMM, *Vice President*; FRANK D. HUGHES, *Cashier*;
EPH. L. MCQUEEN, *Assistant Cashier*.DIRECTORS.—C. H. Osgood, J. E. Gumm, Frank D. Hughes, F. Faircloth, James Finan, Mowat Johnston,
E. F. Hughes.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$73,325 52	\$58,778 32	\$50,940 25	\$45,800 10	\$44,550 75
Bonds, mortgages and securities...	28,314 74	25,740 34	26,332 30	25,520 35	26,188 69
Premiums paid on bonds.....					
Overdrafts.....	632 98	6 87	2 17	240 77	38 50
Banking house.....	2,700 00	2,700 00	2,700 00	2,700 00	2,700 00
Furniture and fixtures.....	2,300 00	2,300 00	2,300 00	2,300 00	2,300 00
Other real estate.....					672 15
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	4,164 38	6,287 70	2,062 25	2,027 88	2,515 45
Exchanges for clearing house.....		475 80	840 90	1,069 08	997 97
U. S. and National bank currency	10,805 00	9,171 00	11,046 00	4,444 00	5,192 00
Gold coin.....					
Silver coin.....	734 55	961 80	1,094 80	1,213 40	980 80
Nickels and cents.....	07	47	1 08	30	38
Checks, cash items and internal revenue account.....	635 36				
Totals.....	\$123,612 60	\$106,422 10	\$97,319 75	\$85,115 88	\$86,136 69
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	2,500 00	2,500 00	2,500 00	2,500 00	2,500 00
Undivided profits, less current ex- penses, interest and taxes paid	667 28	290 45	789 46	404 18	727 86
Dividends unpaid.....	9 00	27 00	31 50	202 50	22 50
Commercial deposits subject to check.....	36,799 16	34,841 59	26,329 40	25,205 19	23,569 55
Commercial certificates of deposit..	64 45	64 45			
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	16,525 46	15,032 22	15,315 78	11,485 16	9,145 45
Savings certificates of deposit.....	17,047 25	17,166 39	17,373 61	13,618 85	10,971 33
Notes and bills rediscounted.....	9,000 00	4,000 00	4,000 00	3,500 00	3,500 00
Bills payable.....	16,000 00	7,500 00	6,000 00	3,200 00	10,700 00
Totals.....	\$123,612 60	\$106,422 10	\$97,319 75	\$85,115 88	\$86,136 69

No. 280.

ONAWAY STATE SAVINGS BANK, ONAWAY.

Organized September 15, 1903.

A. V. HINKLEY, *President*; GEO. W. GLASIER, *Vice President*; J. FRANK MORFORD, *Cashier*;
GEO. W. PREGITZER, *Assistant Cashier*.

DIRECTORS.—A. V. Hinkley, E. J. Lobdell, Wm. Greenfield, P. H. Mahoney, Geo. W. Glasier,
Wm. B. Gregg, Daniel Mahoney, J. Frank Morford, B. J. Lobdell.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$88,582 89	\$77,519 02	\$84,034 27	\$76,691 90	\$71,047 80
Bonds, mortgages and securities...	32,749 38	31,683 63	33,193 03	31,812 53	32,831 78
Premiums paid on bonds.....					
Overdrafts.....	15 90	17 08	19 11	118 12	2 75
Banking house.....	6,289 56	6,280 00	6,280 00	6,280 00	6,280 00
Furniture and fixtures.....	2,361 25	2,350 00	2,350 00	2,350 00	2,350 00
Other real estate.....	1,500 00	1,500 00	1,500 00	1,500 00	1,500 00
Due from other banks and bankers (not reserve cities).....	989 90				
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	13,543 26	13,428 88	13,512 95	9,007 79	23,450 59
Exchanges for clearing house.....				973 50	
U. S. and National bank currency	9,872 00	9,388 00	9,333 00	10,160 00	6,076 00
Gold coin.....	370 00	590 00	1,020 00	1,400 00	1,110 00
Silver coin.....	1,615 30	2,799 90	2,144 65	1,915 85	1,673 35
Nickels and cents.....	91	03	46	25	1 07
Checks, cash items and internal revenue account.....	6,432 67	3,861 49	3,079 73	1,555 86	2,633 38
Totals.....	\$164,323 02	\$154,418 03	\$156,467 20	\$144,365 80	\$148,956 72
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	6,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current ex- penses, interest and taxes paid	5,089 08	950 21	2,315 90	2,920 12	3,987 70
Dividends unpaid.....					
Commercial deposits subject to check.....	51,246 05	48,731 50	49,831 61	33,913 55	36,251 72
Commercial certificates of deposit..	683 42	308 42	154 82	154 82	154 20
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	43,033 45	40,598 03	46,204 21	44,125 27	44,113 11
Savings certificates of deposit.....	28,271 02	23,829 87	22,960 66	28,252 04	29,449 99
Notes and bills rediscounted.....	5,000 00	5,000 00			
Bills payable.....					
Totals.....	\$164,323 02	\$154,418 03	\$156,467 20	\$144,365 80	\$148,956 72

STATE BANKING DEPARTMENT.

No. 378.

THE ONSTED STATE BANK, ONSTED.

Organized September 20, 1907.

FRANK M. SKINNER, *President*; LEONARD S. MANN, *Vice President*; SMITH C. FAIRBANKS, *Cashier*.

DIRECTORS.—Frank M. Skinner, Leonard S. Mann, Smith C. Fairbanks, Warren G. Shepherd, Chas. Kerr, Fred Hardcastle, Dr. G. W. Ross, Chas. L. Reynolds, E. B. Rynd.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$26,045 50	\$25,956 96	\$31,501 43	\$40,726 51	\$46,945 83
Bonds, mortgages and securities...	10,126 40	13,821 40	19,796 40	19,907 40	20,232 40
Premiums paid on bonds.....					
Expenses, interest and taxes paid..			58 32	278 82	151 95
Overdrafts.....	2,957 09	2,917 93	1,693 75	312 18	81 65
Banking house.....	1,159 79	1,371 23	1,390 16	1,390 16	1,390 16
Furniture and fixtures.....	1,624 75	1,693 11	1,758 65	1,758 65	1,758 65
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	19,718 58	7,999 81	9,021 34	6,523 93	5,144 77
Exchanges for clearing house.....					
U. S. and National bank currency	2,565 00	2,878 00	1,914 00	4,751 00	2,207 00
Gold coin.....	1,127 50	2,042 50	1,382 50	337 50	582 50
Silver coin.....	518 00	967 00	765 50	1,166 00	862 50
Nickels and cents.....	85 38	144 78	63 11	173 07	174 28
Checks, cash items and internal revenue account.....	490 50	39 85	41 56	132 67	
Totals.....	\$66,388 49	\$59,602 57	\$69,386 72	\$77,457 89	\$79,531 69
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund..					
Undivided profits, less current ex- penses, interest and taxes paid	74 00	136 87			
Dividends unpaid.....					
Commercial deposits subject to check.....	6,811 58	6,453 43	5,832 46	9,164 64	7,521 34
Commercial certificates of deposit..					
Due to banks and bankers.....			169 05		
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	30,516 33	26,490 24	33,973 95	38,100 69	40,071 37
Savings certificates of deposit.....	8,986 58	6,522 03	9,411 26	10,192 56	11,938 96
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$66,388 49	\$59,602 57	\$69,386 72	\$77,457 89	\$79,531 69

No. 364.

THE CITIZENS STATE SAVINGS BANK OF ORION.

Organized January 1, 1907.

FRANK THURSTIN, *President*; JOHN W. FOX, *Vice President*; L. M. CARLETON, *Cashier*.

DIRECTORS.—Frank Thurstin, J. W. Fox, Samuel A. Flumerfelt, O. H. P. Green, J. T. Haddrill, H. J. Griffin, John Benaway, C. L. Anderson, L. M. Carleton.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$26,411 31	\$24,755 07	\$30,249 61	\$29,293 21	\$28,157 61
Bonds, mortgages and securities...	12,310 10	18,035 10	20,183 00	18,849 50	24,438 0 0
Premiums paid on bonds.....					
Overdrafts.....	23 55	286 63	403 04	319 26	302 94
Current expenses, interest and taxes paid.....	211 59				
Banking house.....					
Furniture and fixtures.....	1,721 72	1,721 72	1,721 72	1,721 72	1,746 72
Other real estate.....					
Due from other banks and bankers (not reserve cities).....	1,207 75	1,366 13	236 22	116 75	122 81
Items in transit.....	796 93				
United States bonds.....					
Due from banks in reserve cities	11,879 73	8,912 21	5,316 39	9,143 46	6,168 68
Exchanges for clearing house.....					
U. S. and National bank currency	3,267 00	3,811 00	1,188 00	2,739 00	2,722 00
Gold coin.....	1,212 50	1,205 00	670 00	965 00	485 00
Silver coin.....	749 95	574 55	255 95	479 05	518 90
Nickels and cents.....	48 88	39 25	40 80	24 99	66 70
Checks, cash items and internal revenue account.....	10 00	19 45	58 00	45 90	254 47
Totals.....	\$59,850 51	\$60,726 11	\$60,322 73	\$64,717 84	\$64,983 83
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....					
Undivided profits, less current ex- penses, interest and taxes paid		32 86	52 02	249 98	336 46
Dividends unpaid.....					
Commercial deposits subject to check.....	6,998 15	9,262 12	6,972 71	8,059 14	10,325 26
Commercial certificates of deposit					
Due to banks and bankers.....					
Certified checks.....				155 60	
Cashier's checks outstanding....					
Savings deposits.....	10,502 13	10,600 92	9,471 03	11,405 63	10,975 80
Savings certificates of deposit....	22,350 23	20,830 21	23,826 97	24,847 49	23,346 31
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$59,850 51	\$60,726 11	\$60,322 73	\$64,717 84	\$64,983 83

STATE BANKING DEPARTMENT.

No. 190.

ORION STATE BANK, ORION.

Organized July 28, 1896.

IRA CARPENTER, *President*; A. G. HADRILL, *Vice President*; LEE EARLE, *Cashier*.

DIRECTORS.—Ira Carpenter, A. G. Hadrill, Geo. Swayze, A. S. Laird, L. B. Kelly, Amos Earle, L. L. Hoffman.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$45,106 14	\$46,022 79	\$58,075 15	\$59,070 34	\$52,033 03
Bonds, mortgages and securities...	109,253 78	108,010 78	103,136 78	114,447 93	120,075 86
Premiums paid on bonds.....					
Overdrafts.....	42	131 74	36 33	105 48	3 02
Banking house.....	4,700 00	4,700 00	4,700 00	4,700 00	4,700 00
Furniture and fixtures.....	1,373 00	1,300 00	1,300 00	1,300 00	1,300 00
Other real estate.....	4,400 00	4,400 00	4,800 00	4,800 00	4,800 00
Due from other banks and bankers (not reserve cities).....	7,070 39	7,320 79	5,135 95	3,349 25	7,727 56
Items in transit.....	419 44				
United States bonds.....					
Due from banks in reserve cities...	19,844 66	21,358 75	29,215 93	24,331 36	24,550 58
Exchanges for clearing house.....					
U. S. and National bank currency	8,534 00	6,558 00	6,016 00	5,648 00	4,744 00
Gold coin.....	2,190 00	2,720 00	3,470 00	4,090 00	4,425 00
Silver coin.....	780 00	786 00	600 00	792 00	664 00
Nickels and cents.....	384 08	300 29	369 42	255 31	255 48
Checks, cash items and internal revenue account.....	1,867 37	663 37	32 00	344 34	147 31
Totals.....	\$205,923 28	\$204,272 51	\$216,886 56	\$223,234 01	\$225,425 84
Liabilities.					
Capital stock paid in.....	\$15,000 00	\$15,000 00	\$15,000 00	\$15,000 00	\$15,000 00
Surplus fund.....	15,000 00	15,000 00	15,000 00	15,000 00	15,000 00
Undivided profits, less current ex- penses, interest and taxes paid	1,152 08	912 10	3,338 46	2,124 96	2,860 98
Dividends unpaid.....				100 00	
Commercial deposits subject to check.....	17,029 43	16,570 95	19,970 42	19,778 14	21,856 10
Commercial certificates of deposit					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	63,991 21	63,681 54	72,011 21	78,973 66	79,440 20
Savings certificates of deposit.....	93,750 56	93,107 92	91,566 47	92,257 25	91,268 56
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$205,923 28	\$204,272 51	\$216,886 56	\$223,234 01	\$225,425 84

No. 365.

THE OTISVILLE STATE BANK, OTISVILLE.

Organized March 8, 1907.

C. D. DOANE, *President*; ANDREW REESE, J. W. AVERILL, *Vice Presidents*;
W. W. LYONS, *Cashier and Auditor*.

DIRECTORS.—C. D. Doane, Andrew Reese, J. W. Averill, C. D. Parker, Charles Moon, George Coon, John Brandt.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$20,837 36	\$30,398 06	\$23,217 18	\$29,503 20	\$27,834 27
Bonds, mortgages and securities..	11,320 00	14,795 00	17,915 00	17,515 00	21,716 80
Premiums paid on bonds.....					
Overdrafts.....			7 14	19 28	45 29
Banking house.....	300 00	300 00	300 00	300 00	300 00
Furniture and fixtures.....	1,000 00	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....	8,684 66	2,348 65	2,421 35	3,307 36	2,533 27
Items in transit.....		86 30	535 96	200 20	3,608 25
United States bonds.....					
Due from banks in reserve cities..	5,341 98	2,690 42	4,871 27	2,944 01	4,282 48
Exchanges for clearing house.....					
U. S. and National bank currency	1,994 00	2,697 00	1,851 00	2,207 00	3,270 00
Gold coin.....	370 00	340 00	255 00	300 00	145 00
Silver coin.....	622 40	801 30	897 00	534 45	563 15
Nickels and cents.....	39 07	91 54	54 76	20 53	26 53
Checks, cash items and internal revenue account.....	52 58	63 64	28 11	263 42	1,882 41
Totals.....	\$50,562 05	\$55,611 91	\$53,353 77	\$58,114 45	\$67,207 45
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....		250 00	250 00	300 00	300 00
Undivided profits, less current ex- penses, interest and taxes paid	537 80	413 33	659 96	779 15	1,120 89
Dividends unpaid.....					
Commercial deposits subject to check.....	11,211 17	11,708 93	8,923 78	11,610 00	14,412 11
Commercial certificates of deposit..					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	6,175 22	6,722 58	8,411 91	9,362 09	11,659 63
Savings certificates of deposit.....	12,637 86	16,517 07	15,108 12	16,063 21	19,714 82
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$50,562 05	\$55,611 91	\$53,353 77	\$58,114 45	\$67,207 45

No. 373.

THE FIRST STATE SAVINGS BANK OF OTSEGO, MICHIGAN.

Organized June 9, 1906.

H. A. DELANO, *President*; C. I. CLAPP, *Vice President*; C. L. TAYLOR, *Cashier*;
A. W. DELANO, *Assistant Cashier*.

DIRECTORS.—H. A. DeLano, L. H. DeLano, C. I. Clapp, C. L. Taylor, E. J. Clapp.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$135,890 66	\$139,148 90	\$140,633 71	\$140,046 66	\$141,522 78
Bonds, mortgages and securities...	17,290 10	16,395 10	43,175 10	44,855 10	48,650 10
Premiums paid on bonds.....					
Overdrafts.....	3,006 79	2,472 20	1,812 01	358 39	844 65
Banking house.....					
Furniture and fixtures.....	1,418 10	1,418 10	1,418 10	1,451 60	1,465 85
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	16,640 28	27,735 98	16,844 06	27,832 24	26,953 56
Exchanges for clearing house.....					
U. S. and National bank currency	10,434 00	9,797 00	10,358 00	6,988 00	7,379 00
Gold coin.....	5,075 00	4,075 00	4,000 00	4,000 00	4,085 00
Silver coin.....	1,665 65	822 25	835 05	480 00	331 00
Nickels and cents.....	62 96	67 79	109 68	161 54	54 37
Checks, cash items and internal revenue account.....	630 24	104 19	115 21	293 36	105 65
Totals.....	\$192,083 78	\$202,036 51	\$219,300 92	\$226,466 89	\$231,391 96
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....		119 92	119 92	437 05	437 05
Undivided profits, less current ex- penses, interest and taxes paid	804 59	1,058 52	2,534 26	1,569 44	2,274 74
Dividends unpaid.....					
Commercial deposits subject to check.....	30,404 57	33,425 02	45,023 63	40,938 40	46,426 32
Commercial certificates of deposit..	66,243 44	51,251 64	25,667 73	7,081 91	2,680 11
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	12,298 80	12,395 15	12,910 96	14,115 28	15,462 68
Savings certificates of deposit.....	57,332 38	78,786 26	108,044 42	137,324 81	139,111 06
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$192,083 78	\$202,036 51	\$219,300 92	\$226,466 89	\$231,391 96

No. 199.

STATE SAVINGS BANK OF OVID, OVID.

Organized October 18, 1897. /

WILLIAM R. SHAW, *President*; MARCUS LAFAYETTE TAFT, *Vice President*; JOHN H. ROBSON, *Cashier*.

DIRECTORS.—William R. Shaw, H. A. Potter, O. B. Campbell, John H. Robson, M. L. Taft, W. H. Robson.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$104,977 61	\$92,006 87	\$109,312 08	\$99,500 20	\$104,188 58
Bonds, mortgages and securities..	57,800 10	58,676 10	72,575 33	72,099 17	66,848 67
Premiums paid on bonds.....					
Overdrafts.....	218 02	265 23	538 99	147 29	430 49
Banking house.....	3,500 00	3,500 00	3,500 00	3,500 00	3,500 00
Furniture and fixtures.....	1,000 00	1,500 00	1,500 00	1,500 00	1,500 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....	62 30				
Items in transit.....		412 07		228 83	1,600 00
United States bonds.....					
Due from banks in reserve cities..	28,778 00	50,978 78	10,055 17	23,165 76	12,311 18
Exchanges for clearing house.....					
U. S. and National bank currency	11,225 00	6,613 00	6,204 00	5,328 00	7,815 00
Gold coin.....	6,965 00	5,010 00	5,000 00	5,000 00	5,015 00
Silver coin.....	4,842 65	2,274 65	2,315 05	1,514 55	2,016 15
Nickels and cents.....	199 49	250 04	174 33	139 62	107 93
Checks, cash items and internal revenue account.....					
Totals.....	\$219,568 17	\$221,436 74	\$211,174 95	\$212,123 42	\$205,333 00
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	8,000 00	10,000 00	10,000 00	11,000 00	11,000 00
Undivided profits, less current ex- penses, interest and taxes paid	2,694 03	744 73	2,583 33	1,156 59	1,270 21
Dividends unpaid.....				100 00	
Commercial deposits subject to check.....	41,717 59	44,702 13	42,940 89	47,693 66	37,507 42
Commercial certificates of deposit					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	29,383 12	31,652 45	32,749 24	34,972 58	38,365 93
Savings certificates of deposit....	112,773 43	109,387 43	97,901 49	92,200 59	92,189 44
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$219,568 17	\$221,436 74	\$211,174 95	\$212,123 42	\$205,333 00

No. 185.

CITIZENS' SAVINGS BANK OF OWOSSO, OWOSSO.

Organized February 10, 1896.

DUDLEY E. WATERS, *President*; W. H. BIGELOW, JAS. W. SIMMONS, *Vice Presidents*;
GILBERT L. TAYLOR, *Cashier*; JAY MATTESON, OLIVER L. DAVIS, *Assistant Cashiers*.

DIRECTORS.—Dudley E. Waters, W. E. Hall, J. W. Simmons, M. C. Dawes, Albert Todd, R. J. Colby,
W. H. Bigelow, A. T. Slaght, G. L. Taylor.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$287,588 00	\$318,937 84	\$313,354 62	\$308,464 78	\$273,461 71
Bonds, mortgages and securities...	206,226 39	205,472 46	192,741 57	194,163 34	195,904 64
Premiums paid on bonds.....					
Overdrafts.....	1,119 31	1,645 68	2,680 42	\$1,337 57	1,232 46
Banking house.....	22,800 00	22,800 00	22,800 00	22,800 00	22,800 00
Furniture and fixtures.....	3,468 06	3,468 06	3,468 06	3,468 06	3,468 06
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	6,603 36	16,567 49	17,075 91	5,990 46	12,272 80
United States bonds.....					
Due from banks in reserve cities...	76,555 77	50,138 21	71,891 44	43,159 31	80,339 73
Exchanges for clearing house.....	3,954 96	301 12	358 55	2,510 89	560 22
U. S. and National bank currency	21,577 00	15,282 00	17,636 00	32,520 00	31,027 00
Gold coin.....	8,740 00	8,355 00	13,240 00	5,470 00	10,985 00
Silver coin.....	8,313 00	3,584 00	4,114 00	7,060 00	6,203 00
Nickels and cents.....	74 01	29 84	23 54	33 85	16 06
Checks, cash items and internal revenue account.....	7 65	7 30	17 04	4 10	\$28 70
Totals.....	\$647,027 51	\$646,589 00	\$659,401 15	\$626,982 36	\$639,099 38
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	1,000 00	1,200 00	1,200 00	1,500 00	1,500 00
Undivided profits, less current ex- penses, interest and taxes paid	1,026 71	569 41	4,278 27	163 20	2,341 86
Dividends unpaid.....					
Commercial deposits subject to check.....	97,906 67	112,618 44	111,142 93	90,382 48	126,081 42
Commercial certificates of deposit.....					
Due to banks and bankers.....					
Certified checks.....			2,115 25	525 00	500 00
Cashier's checks outstanding.....					
Savings deposits.....	176,955 60	174,567 77	168,364 21	176,929 51	165,272 78
Savings certificates of deposit.....	320,138 53	307,633 38	322,300 49	307,482 17	293,403 32
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$647,027 51	\$646,589 00	\$659,401 15	\$626,982 36	\$639,099 38

No. 112.

THE OWOSSO SAVINGS BANK, OWOSSO.

Organized January 22, 1891.

CHARLES E. RIGLEY, *President*; ALBERT E. HARTSHORN, *Vice President*; A. D. WHIPPLE, *Cashier*;
W. S. COOPER, *Assistant Cashier*.

DIRECTORS.—Chas. E. Rigley, William A. Woodard, Geo. T. Mason, Wm. M. Kilpatrick,
Wade B. Camburn, Fred B. Woodard, Albert E. Hartshorn.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$404,952 33	\$389,134 57	\$374,192 66	\$334,742 57	\$269,357 20
Bonds, mortgages and securities...	263,358 43	273,027 74	293,423 37	301,980 70	267,592 40
Premiums paid on bonds.....					
Overdrafts.....	6,118 74	1,206 85	3,176 62	8,126 97	707 59
Banking house.....	13,000 00				
Furniture and fixtures.....	1,000 00	5,000 00	5,000 00	4,600 00	4,500 00
Other real estate.....	15,595 00	14,995 00	22,795 00	22,795 00	20,295 00
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	33,739 21	18,360 38	13,687 13	6,080 15	7,040 44
United States bonds.....					
Due from banks in reserve cities..	88,574 17	133,850 29	123,800 26	153,653 88	136,838 83
Exchanges for clearing house.....					
U. S. and National bank currency	31,692 00	22,920 00	16,022 00	33,318 00	37,035 00
Gold coin.....	19,525 00	26,515 00	28,545 00	26,200 00	10,275 00
Silver coin.....	11,954 95	3,780 30	5,737 70	5,442 10	3,606 05
Nickels and cents.....	136 88	628 15	529 59	487 41	572 38
Checks, cash items and internal revenue account.....	977 87	2,678 15	1,746 00	602 53	988 15
Totals.....	\$890,624 58	\$892,096 43	\$888,655 33	\$898,009 31	\$758,808 04
Liabilities.					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	17,000 00	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits, less current ex- penses, interest and taxes paid	6,201 65	1,499 12	2,444 21	1,521 58	4,532 29
Dividends unpaid.....					
Commercial deposits subject to check.....	116,360 39	145,959 86	108,009 52	144,392 58	74,186 90
Commercial certificates of deposit..					
Due to banks and bankers.....	796 88		3,463 11		
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	316,112 23	302,252 41	304,733 41	311,963 14	255,225 51
Savings certificates of deposit.....	334,153 63	322,385 04	350,005 08	320,132 01	304,863 34
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$890,624 58	\$892,096 43	\$888,655 33	\$898,009 31	\$758,808 04

STATE BANKING DEPARTMENT.

No. 370.

THE STATE SAVINGS BANK OF OWOSSO.

Organized June 5, 1906.

W. F. GALLAGHER, *President and Cashier*; A. L. ARNOLD, W. A. ROSENKRANS, *Vice Presidents*;
M. MINER, *Assistant Cashier*.

DIRECTORS.—H. B. Sturtevant, John Driscoll, T. M. Euler, W. A. Rosenkrans, A. L. Arnold, L. C. Hall,
W. F. Gallagher.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$136,591 70	\$162,105 75	\$181,274 72	\$197,059 04	\$201,277 37
Bonds, mortgages and securities...	7,683 00	18,853 00	44,063 00	54,598 00	87,411 00
Premiums paid on bonds.....					675 00
Overdrafts.....	58		11 54	2 82	
Banking house.....	24,000 00	24,000 00	24,000 00	24,000 00	24,000 00
Furniture and fixtures.....	3,752 09	7,000 00	7,000 00	7,000 00	7,000 00
Expenses, interest and taxes paid.					81 94
Other real estate.....					
Due from other banks and bankers (not reserve cities).....	3,358 51	503 00			853 70
Items in transit.....	11,233 83	16,473 17	18,821 47	5,131 82	9,016 83
United States bonds.....					
Due from banks in reserve cities...	26,952 23	23,463 83	19,479 47	41,589 98	50,925 00
Exchanges for clearing house.....					
U. S. and National Bank currency	8,957 00	9,893 00	12,379 00	6,868 00	9,436 00
Gold coin.....	3,900 00	4,000 00	8,000 00	7,500 00	7,500 00
Silver coin.....	1,300 00	1,300 00	2,200 00	2,300 00	2,000 00
Nickels and cents.....	66 01	62 39	171 26	233 74	147 65
Checks, cash items and internal revenue account.....	1,019 57	951 60	460 87	270 75	1,348 37
Totals.....	\$228,814 52	\$268,605 74	\$317,851 33	\$346,554 15	\$401,673 55
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....		1,200 00	1,200 00	2,500 00	2,500 00
Undivided profits, less current ex- penses, interest and taxes paid..	1,131 94	1,220 03	2,508 25	304 19	
Dividends unpaid.....					
Commercial deposits subject to check.....	8,849 38	12,516 22	11,189 56	30,046 83	52,271 00
Commercial certificates of deposit	27,290 64	23,822 88	15,940 50	18,054 00	34,315 40
Due to banks and bankers.....			6,826 08	2,382 63	
Certified checks.....					
Cashier's checks outstanding....					
Savings deposits.....	32,836 02	39,010 35	44,663 76	47,637 62	51,479 58
Savings certificates of deposit.....	108,706 54	140,836 26	185,523 18	196,628 88	211,106 97
Notes and bills rediscounted....					
Bills payable.....					
Totals.....	\$228,814 52	\$268,605 74	\$317,851 33	\$346,554 15	\$401,673 55

No. 328.

THE FARMERS' STATE BANK OF OXFORD.

Organized November 25, 1905.

G. W. MacKINNON, *President*; J. B. SHOEMAKER, *Vice President*; LEE HAGLE, *Cashier*;
FLOYD VAN WAGONER, *Assistant Cashier*.DIRECTORS.—Geo. W. MacKinnon, J. B. Shoemaker, P. Ensley, T. C. V. Kline, F. E. Drainer,
M. L. Hagle, W. W. Lyons.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$53,427 99	\$49,477 20	\$53,226 26	\$58,434 98	\$60,289 97
Bonds, mortgages and securities...	28,134 55	38,998 55	38,232 35	36,032 35	36,982 35
Premiums paid on bonds.....					
Overdrafts.....	1 69		14 60	90	13 32
Banking house.....	3,000 00	3,000 00	3,000 00	3,000 00	3,000 00
Furniture and fixtures.....	2,300 00	2,300 00	2,300 00	2,300 00	2,300 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	2,900 44	1,931 01	416 54	593 81	36 10
United States bonds.....					
Due from banks in reserve cities..	7,408 57	9,865 91	8,666 19	9,521 05	7,063 88
Exchanges for clearing house.....					
U. S. and National bank currency	5,209 00	4,765 00	4,193 00	3,979 00	5,014 00
Gold coin.....	570 00	360 00	1,330 00	1,160 00	1,075 00
Silver coin.....	832 65	1,093 10	937 00	563 00	548 00
Nickels and cents.....	44 00	51 00	81 28	152 84	105 83
Checks, cash items and internal revenue account.....	39 87			15 16	
Totals.....	\$113,868 76	\$111,841 77	\$112,397 22	\$115,753 09	\$116,428 45
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	800 00	1,000 00	1,000 00	1,200 00	1,200 00
Undivided profits, less current ex- penses, interest and taxes paid	118 46	9 18	181 61	78 62	57 97
Dividends unpaid.....					
Commercial deposits subject to check.....	11,488 31	8,427 88	7,979 27	7,526 42	8,028 39
Commercial certificates of deposit..	51,820 02	51,036 48	48,748 73	51,772 80	51,950 95
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	29,641 97	31,368 23	34,487 61	35,175 25	35,191 14
Savings certificates of deposit.....					
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$113,868 76	\$111,841 77	\$112,397 22	\$115,753 09	\$116,428 45

STATE BANKING DEPARTMENT.

No. 34.

OXFORD SAVINGS BANK, OXFORD.

Organized June 12, 1884.

W. J. TUNSTEAD, *President*; C. L. RANDALL, *Vice President*; C. E. STANTON, *Cashier*;
F. L. OLIVE, *Assistant Cashier*.

DIRECTORS.—W. J. Tunstead, C. L. Randall, C. E. Stanton, R. H. Glaspie, Wm. Reed.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$208,741 58	\$235,762 35	\$233,807 79	\$235,737 48	\$256,902 52
Bonds, mortgages and securities...	178,742 18	173,506 81	195,746 43	205,329 53	213,262 75
Premiums paid on bonds.....					
Overdrafts.....	43 56	53 65		12 59	49 61
Banking house.....	3,000 00	3,000 00	3,000 00	3,000 00	3,000 00
Furniture and fixtures.....					
Other real estate.....					
Due from other banks and bankers (not reserve cities).....	8,868 72	8,574 69	6,325 60	7,509 72	3,388 94
Items in transit.....	19,270 81	19,079 19	6,812 23	600 00	1,253 70
United States bonds.....		1,000 00	1,000 00	1,000 00	1,000 00
Due from banks in reserve cities...	89,969 15	88,320 54	79,392 43	60,941 43	42,938 43
Exchanges for clearing house.....					
U. S. and National Bank currency	12,958 00	7,659 00	7,232 00	7,811 00	4,426 00
Gold coin.....	15,087 50	15,687 50	15,395 00	16,980 00	17,680 00
Silver coin.....	1,667 25	1,246 55	911 50	985 10	790 95
Nickels and cents.....	524 06	520 93	545 23	336 94	258 01
Checks, cash items and internal revenue account.....	1,882 83	1,350 84	446 87	206 44	1,309 24
Totals.....	\$540,755 64	\$555,762 05	\$550,615 08	\$540,450 23	\$546,260 15
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	5,700 72	4,011 18	6,824 23	2,801 47	5,732 59
Dividends unpaid.....		400 00		150 00	
Commercial deposits subject to check.....	48,181 63	57,432 07	58,175 06	48,041 62	38,406 04
Commercial certificates of deposit	2 50	2 50	2 50	2 50	2 50
Due to banks and bankers.....	10,684 04	17,017 16	11,245 33	9,827 13	11,882 80
Certified checks.....	4 50	2 50	26 34		
Cashier's checks outstanding....					
Savings deposits.....	243,574 83	246,991 83	241,792 51	247,333 66	248,752 42
Savings certificates of deposit....	157,607 42	154,904 81	157,549 11	157,293 85	166,482 80
Notes and bills rediscounted....					
Bills payable.....					
Totals.....	\$540,755 64	\$555,762 05	\$550,615 08	\$540,450 23	\$546,260 15

No. 366.

*THE FARMERS' & MERCHANTS' STATE BANK OF PARMA.

Organized February 25, 1907.

C. W. BULLEN, *President*; G. L. HUNN, *Vice President*; W. H. BURLETSON, *Cashier*.

DIRECTORS.—C. W. Bullen, G. L. Hunn, W. H. Buletson, F. K. Corwin, A. M. Helmer.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$64,115 26	\$57,710 98	\$55,193 67	\$53,481 23	
Bonds, mortgages and securities...	16,400 00	21,876 50	26,018 37	29,688 72	
Premiums paid on bonds.....					
Overdrafts.....	196 96	64 58	324 53	352 75	
Banking house.....	2,500 00	2,500 00	2,500 00	2,500 00	
Furniture and fixtures.....	1,600 00	1,600 00	1,600 00	1,600 00	
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....			80 00	558 64	
United States bonds.....					
Due from banks in reserve cities..	3,272 20	6,719 29	10,910 62	26,586 53	
Exchanges for clearing house.....					
U. S. and National bank currency	3,114 00	3,975 00	6,617 00	2,515 00	
Gold coin.....	1,205 00	1,225 00	135 00	180 00	
Silver coin.....	401 20	502 90	330 30	445 60	
Nickels and cents.....	20 59	47 84	44 55	36 01	
Checks, cash items and internal revenue account.....	6 01	86 74	281 26	45 75	
Totals.....	\$92,891 22	\$96,308 83	\$104,035 30	\$117,990 23	
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	
Surplus fund.....		900 00	900 00	900 00	
Undivided profits, less current ex- penses, interest and taxes paid	1,905 08	32 61	728 95	1,189 19	
Dividends unpaid.....					
Commercial deposits subject to check.....	13,174 68	16,490 46	24,723 88	24,080 79	
Commercial certificates of deposit					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	37,917 70	38,235 84	38,404 63	40,888 66	
Savings certificates of deposit....	19,893 76	20,649 92	19,277 84	30,931 59	
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$92,891 22	\$96,308 83	\$104,035 30	\$117,990 23	

*Closed by Department September 17, 1908.

No. 59.

PAW PAW SAVINGS BANK, PAW PAW.

Organized May 10, 1886.

JOHN W. FREE, *President*; WILLIAM R. SELICK, *Vice President*; J. B. SHOWERMAN, *Cashier*.

DIRECTORS.—M. L. Decker, W. R. Scllick, L. H. Titus, J. W. Free, E. A. Wildey, W. J. Barnard, Bangs F. Warner, A. Lynn Free.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$111,509 92	\$110,439 42	\$104,915 37	\$114,747 34	\$112,703 34
Bonds, mortgages and securities..	56,760 20	54,250 20	52,135 32	51,492 74	50,717 74
Premiums paid on bonds.....					
Overdrafts.....*	735 79	1,859 45	515 72	332 56	1,351 41
Banking house.....					
Furniture and fixtures.....	2,300 00	2,300 00	2,300 00	2,300 00	2,300 00
Other real estate.....	1,500 00	1,500 00	1,500 00	1,400 00	1,400 00
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	992 06	805 00	760 00	123 60	19,352 55
United States bonds.....					
Due from banks in reserve cities..	26,583 15	24,479 05	16,482 71	11,656 29	26,621 02
Exchanges for clearing house.....					
U. S. and National bank currency	5,505 00	5,487 00	4,553 00	6,308 00	6,152 00
Gold coin.....	5,100 00	6,135 00	6,010 00	5,022 50	5,105 00
Silver coin.....	1,325 05	1,036 00	949 65	807 75	792 75
Nickels and cents.....	309 95	308 54	315 09	300 55	104 93
Checks, cash items and internal revenue account.....	209 88	440 23	1,454 23	73 47	664 73
Totals.....	\$212,831 00	\$209,039 89	\$191,891 09	\$194,564 80	\$227,265 47
Liabilities.					
Capital stock paid in.....	\$40,000 00	\$40,000 00	\$40,000 00	\$40,000 00	\$40,000 00
Surplus fund.....	8,000 00	9,000 00	9,000 00	9,500 00	9,500 00
Undivided profits, less current ex- penses, interest and taxes paid	1,449 86	470 60	1,473 53	389 03	544 59
Dividends unpaid.....				316 00	40 00
Commercial deposits subject to check.....	49,751 70	52,968 79	36,655 82	32,950 09	66,743 17
Commercial certificates of deposit..	113,629 44	106,600 50	103,502 64	107,216 74	104,277 29
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....			1,259 10	4,192 34	6,180 32
Savings certificates of deposit.....					
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$212,831 00	\$209,039 89	\$191,891 09	\$194,564 80	\$227,265 47

No. 247.

STATE SAVINGS BANK OF PECK, PECK.

Organized October 7, 1901.

JAMES FOSTER, *President*; L. E. COCHRAN, *Vice President*; IRA BRICKER, *Cashier*;
HOWARD FOSTER, *Assistant Cashier*.

DIRECTORS.—James Foster, L. E. Cochran, Harry M. Waterman, Harry E. Palmer, James McColl,
Ira Bricker, Harvey Tappan.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$121,891 74	\$114,411 80	\$120,478 06	\$119,162 11	\$113,858 79
Bonds, mortgages and securities...	16,963 70	16,083 70	17,134 20	17,069 20	19,990 90
Premiums paid on bonds.....					
Overdrafts.....	907 90	2,639 42	132 08	149 97	100 17
Banking house.....					
Furniture and fixtures.....	2,136 85	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate.....	1,850 00	1,650 00	1,650 00	1,650 00	
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	11,071 79	10,481 25	8,118 72	11,738 62	12,494 83
Exchanges for clearing house.....					
U. S. and National bank currency	5,887 00	6,568 00	5,957 00	6,500 00	8,053 00
Gold coin.....	735 00	765 00	810 00	815 00	1,055 00
Silver coin.....	1,511 45	1,663 70	1,614 65	1,621 65	1,970 65
Nickels and cents.....	20 60	59 47	50 36	59 79	55 30
Checks, cash items and internal revenue account.....	2 00		30 00		13 88
Totals.....	\$162,998 03	\$156,322 34	\$157,975 07	\$160,756 34	\$159,592 52
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current ex- penses, interest and taxes paid	11,365 34	8,446 79	8,680 83	8,400 67	8,225 84
Dividends unpaid.....					
Commercial deposits subject to check.....	16,413 16	18,852 48	13,067 02	14,858 24	13,025 28
Commercial certificates of deposit	91,937 10	90,142 04	93,394 94	94,012 25	99,066 28
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding					
Savings deposits.....	8,282 43	8,881 03	7,832 28	8,485 28	9,275 12
Savings certificates of deposit....					
Notes and bills rediscounted.....	5,000 00				
Bills payable.....			5,000 00	5,000 00	
Totals.....	\$162,998 03	\$156,322 34	\$157,975 07	\$160,756 34	\$159,592 52

No. 132.

THE STATE BANK OF PERRY, PERRY.

Organized February 20, 1892.

R. S. OLCOTT, *President*; C. H. CALKINS, E. B. DAVIS, *Vice Presidents*; C. M. SPALDING, *Cashier*;
W. S. BARRETT, *Assistant Cashier*.

DIRECTORS.—R. S. Olcott, Clifton M. Spalding, C. H. Calkins, Mrs. M. A. Marshall, Eugene Botsford,
E. B. Davis.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$59,064 43	\$67,098 04	\$72,507 94	\$68,339 73	\$61,401 70
Bonds, mortgages and securities...	29,144 46	27,437 46	37,100 46	39,250 46	43,516 01
Premiums paid on bonds.....					
Overdrafts.....	218 23	610 43	278 17	633 15	1,630 01
Banking house.....	2,200 00	2,200 00	2,200 00	2,200 00	2,200 00
Furniture and fixtures.....	1,900 00	1,900 00	1,900 00	1,900 00	1,900 00
Other real estate.....		1,100 00	1,100 00	1,100 00	1,100 00
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	26,840 25	39,320 11	6,086 03	11,687 50	10,751 03
Exchanges for clearing house.....					
U. S. and National bank currency	7,226 00	1,200 00	1,964 00	902 00	2,026 00
Gold coin.....	5,905 00	5,740 00	6,315 00	5,975 00	5,840 00
Silver coin.....	257 00	100 05	413 15	445 90	371 25
Nickels and cents.....	56 37	41 96	34 75	21 89	32 63
Checks, cash items and internal revenue account.....	762 69	509 13	210 05	114 76	460 61
Totals.....	\$133,574 43	\$147,857 18	\$130,109 55	\$132,570 39	\$131,229 24
Liabilities.					
Capital stock paid in.....	\$16,000 00	\$16,000 00	\$16,000 00	\$16,000 00	\$16,000 00
Surplus fund.....	9,000 00	11,500 00	11,500 00	12,500 00	12,500 00
Undivided profits, less current ex- penses, interest and taxes paid	2,475 16	953 70	2,257 69	528 69	828 26
Dividends unpaid.....		60 00	10 00	695 00	35 00
Commercial deposits subject to check.....	29,523 46	40,259 20	20,727 85	18,241 85	23,074 01
Commercial certificates of deposit					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....					
Savings certificates of deposit...	76,575 81	79,064 28	79,614 01	84,604 85	78,791 97
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$133,574 43	\$147,857 18	\$130,109 55	\$132,570 39	\$131,229 24

No. 119.

THE FIRST STATE BANK OF PETOSKEY, PETOSKEY.

Organized July 21, 1891.

LEON CHICHESTER, *President*; GEO. S. RICE, *Vice President*; A. J. HOFFER, *Cashier*.

DIRECTORS.—Leon Chichester, Geo. S. Rice, F. I. Chichester, Wm. G. McCune, E. R. Sly.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$258,524 60	\$256,049 24	\$242,348 70	\$253,019 87	\$234,966 97
Bonds, mortgages and securities..	142,404 80	153,112 19	144,219 18	125,212 07	137,624 13
Premiums paid on bonds.....					
Overdrafts.....	27 43	68 57	131 01	215 19	625 23
Banking house.....	28,476 28	24,818 03	25,000 00	25,000 00	25,000 00
Furniture and fixtures.....	6,191 70	5,022 46	4,991 46	4,991 46	4,991 46
Suspense.....				264 96	264 96
Other real estate.....			1,417 00	1,417 00	1,417 00
Due from other banks and bankers (not reserve cities).....	4,143 00				10,000 00
Items in transit.....	1,028 60	1,054 41	620 05	3,117 96	606 70
United States bonds.....			10,000 00	10,000 00	
Due from banks in reserve cities..	33,233 85	34,777 49	26,297 54	13,909 68	74,279 98
Exchanges for clearing house.....					
U. S. and National bank currency	11,630 00	7,043 00	7,958 00	19,159 00	16,566 00
Gold coin.....	8,684 77	11,124 77	11,604 77	7,559 77	10,367 07
Silver coin.....	5,991 60	6,039 00	4,409 96	5,184 00	8,361 90
Nickels and cents.....	553 10	769 08	772 96	476 64	665 16
Checks, cash items and internal revenue account.....	1,210 34	1,678 89	837 26	1,455 83	218 87
Totals.....	\$502,100 07	\$501,557 13	\$480,607 88	\$470,983 43	\$525,955 43
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current ex- penses, interest and taxes paid	24,877 99	13,103 50	15,903 76	8,913 09	10,718 21
Dividends unpaid.....				164 00	
Commercial deposits subject to check.....	115,826 52	130,993 36	123,609 18	131,648 12	174,480 36
Commercial certificates of deposit..	338 96	268 96	268 96	168 96	168 96
Due to banks and bankers.....	2,860 77	4,958 46	1,917 41	3,098 55	2,759 71
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	142,469 73	138,660 37	131,510 92	130,614 32	145,105 67
Savings certificates of deposit.....	141,296 10	141,934 48	134,294 43	116,376 39	132,722 52
Notes and bills rediscounted.....	14,430 00	11,438 00			
Bills payable.....			13,103 22	20,000 00	
Totals.....	\$502,100 07	\$501,557 13	\$480,607 88	\$470,983 43	\$525,955 43

No. 348.

THE PIGEON STATE BANK, PIGEON.

Organized August 14, 1906.

FRANK W. HUBBARD, *President*; ALLISON L. WRIGHT, *Vice President*; FRANK W. MERRICK, *Cashier*;
 ERNEST CLABUESCH, *Assistant Cashier*.

DIRECTORS.—Frank W. Hubbard, May Merrick, Allison L. Wright, John Ryan, Frank W. Merrick.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$37,657 97	\$39,197 93	\$41,770 18	\$40,628 44	\$77,636 01
Bonds, mortgages and securities..	9,089 84	11,154 84	10,380 72	10,351 72	31,901 09
Premiums paid on bonds.....					
Overdrafts.....	1 56		100 21	66 85	1,340 46
Banking house.....	4,136 81	4,641 81	4,788 81	4,788 81	4,788 81
Furniture and fixtures.....	2,187 23	2,187 23	2,290 61	2,296 61	2,296 61
Other real estate.....					3,041 26
Due from other banks and bankers (not reserve cities).....	2,880 45	1,825 90		213 86	
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	5,626 01	3,535 89	7,126 40	1,291 26	6,078 91
Exchanges for clearing house.....					
U. S. and National bank currency	2,847 00	4,750 00	2,242 00	3,915 00	3,736 00
Gold coin.....	545 00	1,475 00	625 00	1,255 00	595 00
Silver coin.....	592 90	884 95	565 50	955 50	297 25
Nickels and cents.....	8 69	20 23	60 65	85 49	182 19
Checks, cash items and internal revenue account.....	642 63	240 95	50 12	250 89	516 44
Totals.....	\$66,216 09	\$69,914 73	\$70,000 20	\$66,099 43	\$132,410 03
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....		100 00		100 00	4,000 00
Undivided profits, less current ex- penses, interest and taxes paid	1,399 89	396 33	102 34	255 41	856 51
Dividends unpaid.....					
Commercial deposits subject to check.....	9,233 59	10,818 80	9,931 42	7,589 41	28,407 36
Commercial certificates of deposit..			39,966 44	38,154 61	69,522 18
Due to banks and bankers.....					9,623 98
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....					
Savings certificates of deposit.....	35,582 61	38,599 60			
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$66,216 09	\$69,914 73	\$70,000 20	\$66,099 43	\$132,410 03

No. 405.

THE COMMERCIAL STATE BANK OF PINCONNING, PINCONNING.

Organized June 27, 1908.

JAMES LIVINGSTON, *President*; FRED W. KLUMPP, *Vice President*; JAMES N. SIMMONS, *Cashier*.

DIRECTORS.—James Livingston, Fred W. Klumpp, James McColl, A. J. Graham, James N. Simmons, M. M. Simmons, W. Wight.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....					\$13,313 28
Bonds, mortgages and securities...					950 00
Premiums paid on bonds.....					
Overdrafts.....					72 54
Banking house.....					
Furniture and fixtures.....					734 53
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..					13,453 65
Exchanges for clearing house.....					
U. S. and National bank currency					2,081 00
Gold coin.....					770 00
Silver coin.....					475 40
Nickels and cents.....					2 03
Checks, cash items and internal revenue account.....					104 25
Totals.....					\$31,956 68
Liabilities.					
Capital stock paid in.....					\$20,000 00
Surplus fund.....					
Undivided profits, less current ex- penses, interest and taxes paid					737 67
Dividends unpaid.....					
Commercial deposits subject to check.....					5,111 92
Commercial certificates of deposit					4,474 59
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding					
Savings deposits.....					1,632 50
Savings certificates of deposit....					
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....					\$31,956 68

No. 400.

THE PINCONNING STATE BANK, PINCONNING.

Organized June 3, 1908.

WM. S. FOTHERINGHAM, *President*; WM. A. McDONALD, *Vice President*; DANIEL J. CODY, *Cashier*.

DIRECTORS.—Wm. B. Abbott, Israel Bovine, Daniel J. Cody, Wm. S. Fotheringham, Richard Moreland, Wm. A. McDonald.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....				\$47,598 78	\$57,073 18
Bonds, mortgages and securities.....				5,372 50	6,797 50
Premiums paid on bonds.....					
Overdrafts.....				744 48	584 49
Banking house.....				2,200 00	2,200 00
Furniture and fixtures.....				700 00	700 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities.....				9,584 17	9,984 67
Exchanges for clearing house.....					165 66
U. S. and National bank currency.....				1,289 00	1,431 00
Gold coin.....				1,900 00	2,915 00
Silver coin.....				1,223 85	555 85
Nickels and cents.....				81	8 87
Checks, cash items and internal revenue account.....				29 93	63 75
Totals.....				\$70,643 52	\$82,479 97
Liabilities.					
Capital stock paid in.....				\$20,000 00	\$20,000 00
Surplus fund.....					
Undivided profits, less current ex- penses, interest and taxes paid.....				199 20	1,128 53
Dividends unpaid.....					
Commercial deposits subject to check.....				20,387 09	24,176 26
Commercial certificates of deposit.....				30,057 23	37,175 18
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....					
Savings certificates of deposit.....					
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....				\$70,643 52	\$82,479 97

No. 282.

CITIZENS' STATE SAVINGS BANK OF PLAINWELL.

Organized October 27, 1903.

J. W. GILKEY, *President*; F. F. PATTERSON, *Vice President*; A. I. SHEPARD, *Cashier*;
C. E. PELL, *Assistant Cashier*.DIRECTORS.—J. W. Gilkey, T. G. Bachelder, E. P. Hackley, F. F. Patterson, A. I. Shepard,
J. F. Esley, E. H. Ingraham.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$110,606 60	\$114,078 68	\$134,880 38	\$124,848 99	\$135,836 74
Bonds, mortgages and securities...	71,242 97	74,692 97	73,293 97	78,967 97	82,712 75
Premiums paid on bonds.....	600 00	600 00	600 00	600 00	600 00
Overdrafts.....	123 94	1 69	714 20	199 61	470 18
Banking house.....	3,500 00	3,500 00	3,500 00	3,500 00	3,500 00
Furniture and fixtures.....	1,990 00	1,990 00	1,990 00	1,990 00	1,990 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....		151 10	280 00	100 00	625 00
Items in transit.....	4,380 95	1,466 83	1,943 80	40 00	
United States bonds.....					
Due from banks in reserve cities..	48,461 46	35,248 28	22,375 66	37,115 96	36,731 76
Exchanges for clearing house.....					
U. S. and National bank currency	12,226 00	9,863 00	5,756 00	4,862 00	5,135 00
Gold coin.....	4,645 00	5,832 50	6,850 00	5,775 00	6,765 00
Silver coin.....	821 70	781 40	601 95	570 45	572 60
Nickels and cents.....	138 39	126 84	128 96	107 08	77 68
Checks, cash items and internal revenue account.....	130 54	52 48	112 30	2,026 54	683 40
Totals.....	\$258,867 64	\$248,385 77	\$253,027 22	\$260,703 60	\$275,700 11
Liabilities.					
Capital stock paid in.....	\$24,000 00	\$24,000 00	\$24,000 00	\$24,000 00	\$24,000 00
Surplus fund.....	3,000 00	3,000 00	3,000 00	3,000 00	3,000 00
Undivided profits, less current ex- penses, interest and taxes paid	1,381 35	2,110 46	2,563 79	3,387 36	3,507 04
Dividends unpaid.....					
Commercial deposits subject to check.....	50,677 29	45,449 85	43,779 43	44,024 89	48,355 25
Commercial certificates of deposit					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	28,283 25	26,743 37	35,648 95	36,057 44	37,593 25
Savings certificates of deposit....	151,525 75	147,082 09	144,035 05	150,233 91	159,244 57
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$258,867 64	\$248,385 77	\$253,027 22	\$260,703 60	\$275,700 11

No. 99.

PLYMOUTH UNITED SAVINGS BANK, PLYMOUTH.

Organized May 29, 1890.

C. A. FISHER, *President*; T. V. QUACKENBUSH, *Vice President*; E. K. BENNETT, *Cashier*;
C. S. BUTTERFIELD, *Assistant Cashier*.

DIRECTORS.—William Livingstone, C. A. Fisher, G. S. Van Sickle, T. V. Quackenbush, E. K. Bennett
W. O. Allen, Hoyt Post, D. D. Allen, O. A. Fraser, Peter Van Voorhies, John Henderson, F. A.
Dibble.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$255,962 29	\$252,500 73	\$248,927 48	\$250,955 39	\$269,198 73
Bonds, mortgages and securities...	165,669 00	162,866 05	163,496 05	171,399 05	164,799 05
Premiums paid on bonds.....					
Overdrafts.....	11 00		13 37	31 35	3 74
Banking house.....	5,200 00	5,100 00	5,100 00	5,000 00	5,000 00
Furniture and fixtures.....	3,100 00	3,000 00	3,000 00	3,000 00	3,000 00
Other real estate.....	7,134 36	7,134 36	7,134 36	7,134 36	7,134 36
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	6,368 86	4,896 01	2,777 38		3,523 31
United States bonds.....					
Due from banks in reserve cities..	54,910 60	63,646 59	50,564 99	49,944 44	67,028 53
Exchanges for clearing house.....					
U. S. and National bank currency	14,385 00	13,168 00	12,440 00	14,362 00	12,186 00
Gold coin.....	8,661 00	9,433 50	9,646 00	10,056 00	9,606 00
Silver coin.....	1,467 60	2,181 35	1,928 50	1,494 55	2,249 95
Nickels and cents.....	231 34	273 93	306 22	559 69	400 40
Checks, cash items and internal revenue account.....	188 40	137 90	240 06	430 66	706 35
Totals.....	\$523,289 45	\$524,338 42	\$505,574 41	\$514,367 49	\$544,836 42
Liabilities.					
Capital stock paid in.....	\$75,000 00	\$75,000 00	\$75,000 00	\$75,000 00	\$75,000 00
Surplus fund.....	15,000 00	15,000 00	15,000 00	15,000 00	15,000 00
Undivided profits, less current ex- penses, interest and taxes paid	8,589 50	8,380 71	12,510 56	8,652 14	9,890 86
Dividends unpaid.....	90 00	225 00	45 00	420 00	45 00
Commercial deposits subject to check.....	76,735 03	79,337 01	68,326 20	84,768 13	96,949 30
Commercial certificates of deposit..	105 00	105 00	105 00	105 00	105 00
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	257,059 63	257,060 38	253,211 35	248,000 70	258,376 60
Savings certificates of deposit.....	90,710 29	89,230 32	81,376 30	82,421 52	89,469 66
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$523,289 45	\$524,338 42	\$505,574 41	\$514,367 49	\$544,836 42

No. 275.

AMERICAN SAVINGS BANK, PONTIAC.

Organized April 28, 1903.

HARVEY S. CHAPMAN, *President*; ALBERT G. GRIGGS, *Vice President*; ARTHUR F. NEWBERRY, *Cashier*.

DIRECTORS.—Harvey S. Chapman, Fred J. Poole, Oliver H. Perry, Edson H. Farmer, Albert G. Griggs, Geo. W. Dickinson, Arthur F. Newberry, Chas. A. Burr.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$125,123 53	\$180,807 06	\$122,844 71	\$131,006 39	\$133,400 95
Bonds, mortgages and securities...	218,908 45	228,109 70	217,721 35	216,376 35	210,973 60
Premiums paid on bonds.....	100 00	100 00	100 00	100 00	100 00
Overdrafts.....	4,454 00	4,030 78	2,691 32	4,332 27	1,304 24
Banking house.....					
Furniture and fixtures.....	6,517 74	6,517 74	6,517 74	6,517 74	6,517 74
Interest and expense.....		389 96			
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	483 60		64 50		1,000 00
United States bonds.....					
Due from banks in reserve cities..	18,951 94	59,309 85	31,781 30	18,378 57	28,999 91
Exchanges for clearing house.....		775 04	2,669 22	7,997 49	285 71
U. S. and National bank currency	12,870 00	10,677 00	9,178 00	12,161 00	15,884 00
Gold coin.....	5,412 50	8,050 00	10,505 00	4,757 50	4,100 00
Silver coin.....	838 00	828 00	976 00	694 00	594 00
Nickels and cents.....	57 13	45 42	135 11	69 71	40 59
Checks, cash items and internal revenue account.....	855 19	320 89	43 84	230 00	
Totals.....	\$394,572 08	\$449,962 04	\$405,228 18	\$402,620 02	\$403,200 74
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	3,000 00	3,500 00	3,500 00	4,000 00	4,000 00
Undivided profits, less current ex- penses, interest and taxes paid	2,052 09		3,465 63	816 10	2,762 87
Dividends unpaid.....	36 00	60 00	36 00	321 00	12 00
Commercial deposits subject to check.....	74,813 54	151,846 98	108,801 08	100,789 69	98,573 58
Commercial certificates of deposit..					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	136,650 89	133,213 77	139,892 37	146,128 89	148,336 26
Savings certificates of deposit.....	128,019 56	111,341 29	99,533 10	100,564 34	99,516 03
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$394,572 08	\$449,962 04	\$405,228 18	\$402,620 02	\$403,200 74

No. 146.

THE FIRST COMMERCIAL BANK OF PONTIAC.

Organized December 24, 1892.

A. PARKER, *President*; WILLIAM H. DAWSON, *Vice President*; C. E. WALDO, *Cashier*.

DIRECTORS.—A. Parker, C. G. Freeman, C. M. Crofoot, J. H. Patterson, William H. Dawson, C. E. Waldo, A. A. Corwin.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$889,863 52	\$783,614 26	\$782,357 90	\$714,215 63	\$694,213 55
Bonds, mortgages and securities...	364,682 06	368,631 36	366,452 48	365,263 02	437,994 56
Premiums paid on bonds.....					
Overdrafts.....	967 68	2,067 13	1,840 68	1,619 19	2,641 19
Banking house.....	7,000 00	7,000 00	7,000 00	7,000 00	7,000 00
Furniture and fixtures.....	3,500 00	3,500 00	3,500 00	3,500 00	3,500 00
Other real estate.....	6,977 74	6,044 08	8,744 08	12,057 49	12,057 49
Due from other banks and bankers (not reserve cities).....	71 30	1 13	120 16		
Items in transit.....	8,480 36	10,916 94	29,522 50	21,918 22	21,674 97
United States bonds.....					
Due from banks in reserve cities..	124,227 23	188,783 32	230,770 55	273,371 61	238,028 82
Exchanges for clearing house.....	1,581 71	1,138 06	554 20	3,146 32	646 90
U. S. and National bank currency	31,254 00	22,416 00	25,663 00	31,668 00	18,474 00
Gold coin.....	50,950 00	52,475 00	51,945 00	52,250 00	53,912 50
Silver coin.....	6,800 00	6,300 00	4,600 00	3,900 00	5,900 00
Nickels and cents.....	631 36	1,063 72	1,015 73	988 81	1,077 37
Checks, cash items and internal revenue account.....	6 16	1,745 53	729 82	216 45	440 28
Totals.....	\$1,496,993 12	\$1,455,716 53	\$1,514,816 10	\$1,521,114 74	\$1,497,561 63
Liabilities.					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits, less current ex- penses, interest and taxes paid	24,247 71	21,450 51	24,946 79	16,483 23	19,952 98
Dividends unpaid.....		60 00		572 00	
Commercial deposits subject to check.....	133,621 48	117,255 88	174,251 89	207,116 98	185,901 13
Commercial certificates of deposit..	603,384 05	397,515 88	347,656 94	333,328 04	276,227 67
Due to banks and bankers.....	8,868 72	8,510 44	6,288 73	7,508 83	3,374 45
Certified checks.....	100 00	100 00			400 00
Cashier's checks outstanding.....					
Savings deposits.....	526,192 36	513,553 45	522,874 49	522,065 92	516,467 06
Savings certificates of deposit.....	80,578 80	277,270 37	318,797 26	314,019 74	375,238 34
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$1,496,993 12	\$1,455,716 53	\$1,514,816 10	\$1,521,114 74	\$1,497,561 63

No. 149.

THE OAKLAND COUNTY SAVINGS BANK, PONTIAC.

Organized December 29, 1892.

JOSHUA HILL, *President*; H. F. MESSINGER, *Vice President*; F. L. PERRY, *Cashier*.

DIRECTORS.—Joshua Hill, H. F. Messinger, Chauncey Brace, J. A. Graley, H. Will Green, S. J. Patterson, F. L. Perry.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$269,384 43	\$255,785 95	\$252,063 82	\$260,254 70	\$261,859 19
Bonds, mortgages and securities..	346,903 13	347,066 13	345,485 54	345,304 04	354,834 16
Premiums paid on bonds.....					
Overdrafts.....	907 90	1,400 98	1,204 51	633 31	1,623 60
Banking house.....	6,800 00	6,800 00	6,800 00	6,800 00	6,800 00
Furniture and fixtures.....	3,000 00	3,000 00	3,000 00	3,000 00	3,000 00
Other real estate.....	1,931 47	1,931 47	3,054 98	3,344 38	3,261 94
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	78 63	54 93	2,068 12	66 54	123 29
United States bonds.....					
Due from banks in reserve cities..	58,012 71	50,406 73	50,100 70	60,750 59	56,804 72
Exchanges for clearing house.....	2,572 96	1,424 70	860 14	3,079 82	1,249 17
U. S. and National bank currency	23,319 00	15,991 00	18,971 00	27,717 00	22,822 00
Gold coin.....	19,363 00	22,906 50	21,901 50	17,854 00	20,110 00
Silver coin.....	4,454 00	2,288 00	1,235 00	1,135 00	2,261 79
Nickels and cents.....	162 31	147 82	72 44	52 30	167 50
Checks, cash items and internal revenue account.....	447 49	475 36	492 11	522 13	495 03
Totals.....	\$737,337 03	\$709,679 57	\$707,329 86	\$730,513 81	\$735,412 39
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current ex- penses, interest and taxes paid	5,678 81	1,403 39	5,766 57	2,431 50	3,691 94
Dividends unpaid.....				60 00	
Commercial deposits subject to check.....	91,769 26	82,351 44	91,512 38	90,865 54	91,333 42
Commercial certificates of deposit..					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	343,303 00	335,947 24	324,120 94	333,703 12	336,432 46
Savings certificates of deposit.....	236,585 87	229,977 50	225,929 97	243,453 65	243,954 57
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$737,337 03	\$709,679 57	\$707,329 86	\$730,513 81	\$735,412 39

No. 211.

PONTIAC SAVINGS BANK, PONTIAC.

Organized November 1, 1898.

S. S. MATTHEWS, *President*; F. H. HALE, *Vice President*; CRAMER SMITH, *Cashier*.

DIRECTORS.—S. S. Matthews, Frank H. Carroll, E. R. Webster, S. J. Tomlinson, Cramer Smith, Frank H. Hale, S. E. Beach.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$363,131 83	\$402,217 42	\$408,419 40	\$406,168 17	\$398,128 79
Bonds, mortgages and securities...	373,337 11	353,545 88	351,735 52	358,113 72	384,126 25
Premiums paid on bonds.....	68 00	68 00	68 00	68 00	68 00
Overdrafts.....	569 87	969 44	682 98	249 14	944 97
Banking house.....	8,500 00	8,500 00	8,500 00	8,500 00	8,500 00
Furniture and fixtures.....	3,800 00	3,800 00	3,800 00	3,800 00	3,800 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	6,996 66	3,450 32	2,423 93	8,010 72	1,601 53
United States bonds.....	1,700 00	1,700 00	1,700 00	1,700 00	1,700 00
Due from banks in reserve cities	76,491 59	117,207 45	121,850 73	111,676 91	123,372 20
Exchanges for clearing house....	1,581 81	1,638 33	1,612 35	1,247 76	1,828 88
U. S. and National bank currency	19,733 00	18,870 00	27,305 00	25,104 00	18,947 00
Gold coin.....	22,375 00	23,935 00	21,265 00	21,409 50	26,052 50
Silver coin.....	4,031 10	2,380 60	3,584 20	4,395 70	4,082 00
Nickels and cents.....	731 06	770 67	1,066 79	883 49	500 86
Checks, cash items and internal revenue account.....	1,001 00	595 83		18 11	50 00
Totals.....	\$884,048 03	\$939,848 94	\$954,013 90	\$953,345 22	\$973,702 98
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$55,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	22,000 00	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	6,332 91	3,685 23	2,637 63	5,564 26	7,647 39
Dividends unpaid.....		15 00	15 00	120 00	
Commercial deposits subject to check.....	97,137 77	154,330 04	171,363 56	144,260 44	317,315 42
Commercial certificates of deposit					
Due to banks and bankers.....	36,640 75	42,882 42	41,546 56	37,859 44	27,411 40
Certified checks.....		300 00		200 00	162 00
Cashier's checks outstanding.....	2,982 71	1,662 47	1,183 81	1,151 56	8 76
Savings deposits.....	351,033 83	332,652 19	352,701 87	366,674 75	374,857 30
Savings certificates of deposit....	312,920 06	329,321 59	309,565 47	320,901 77	350,249 71
Coupon savings certificates of de- posit.....				1,613 00	1,051 00
Notes and bills rediscounted....					
Bills payable.....	5,000 00				
Totals.....	\$884,048 03	\$939,848 94	\$954,013 90	\$953,345 22	\$973,702 98

No. 75.

THE COMMERCIAL BANK, PORT HURON.

Organized January 30, 1882.

A. D. BENNETT, *President*; J. G. O'NEILL, J. A. DAVIDSON, *Vice Presidents*; C. N. RUNNELS, *Cashier*;
CHAS. D. BEARD, S. W. MCFARLAND, *Assistant Cashiers*.

DIRECTORS.—A. D. Bennett, J. G. O'Neill, J. A. Davidson, Albert Dixon, C. N. Runnels, M. W. Mills,
S. L. Boyce.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$1,213,258 94	\$1,179,991 35	\$1,175,073 19	\$1,164,871 31	\$1,132,390 27
Bonds, mortgages and securities...	492,438 46	478,886 98	419,350 85	415,181 47	418,881 38
Premiums paid on bonds.....					
Overdrafts.....	1,702 10	2,758 18	2,383 01	1,330 23	972 00
Banking house.....	30,000 00	30,000 00	30,000 00	30,000 00	30,000 00
Furniture and fixtures.....	7,206 50	6,896 00	6,896 00	6,709 00	6,709 00
Other real estate.....	8,000 00	8,000 00	3,309 00	3,300 00	3,000 00
Due from other banks and bankers (not reserve cities).....	3,671 88	8,488 96	856 55	3,318 40	201 91
Items in transit.....	40,994 98	26,306 49	36,340 23	32,005 34	25,833 10
United States bonds.....					
Due from banks in reserve cities..	105,942 48	14,676 16	171,654 29	177,525 91	136,885 59
Exchanges for clearing house.....	20,251 71	73,138 86	47,909 06	64,676 40	16,240 24
U. S. and National bank currency	76,481 00	33,616 00	59,290 00	38,624 00	24,563 00
Gold coin.....	54,205 00	54,495 00	7,400 00	34,405 00	23,530 00
Silver coin.....	6,529 50	14,968 00	10,889 00	11,523 00	10,077 00
Nickels and cents.....	1,151 87	1,265 00	924 14	1,055 42	1,122 00
Checks, cash items and internal revenue account.....	980 44	548 66	774 76	3,356 48	514 14
Totals.....	\$2,063,814 86	\$1,934,035 64	\$1,973,041 08	\$1,987,881 96	\$1,830,919 63
Liabilities.					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	75,000 00	100,000 00	100,000 00	100,000 00	100,000 00
Undivided profits, less current ex- penses, interest and taxes paid	60,866 44	35,779 17	25,371 72	38,923 01	31,440 04
Dividends unpaid.....	625 00	625 00		870 00	60 00
Commercial deposits subject to check.....	849,377 45	685,758 25	628,853 11	744,043 74	690,391 32
Commercial certificates of deposit	38,597 98	105,206 84	215,788 97	92,319 15	54,360 79
Due to banks and bankers.....	55,130 61	53,230 49	24,248 88	29,880 28	32,873 52
Certified checks.....	1,425 75	1,100 00	100 00	12,600 00	300 00
Cashier's checks outstanding.....					
Savings deposits.....	882,791 63	852,335 89	778,258 40	791,835 78	790,148 96
Savings certificates of deposit.....					
Notes and bills rediscounted.....			100,420 00	77,410 00	31,345 00
Bills payable.....					
Totals.....	\$2,063,814 86	\$1,934,035 64	\$1,973,041 08	\$1,987,881 96	\$1,830,919 63

No. 375.

THE GERMAN-AMERICAN SAVINGS BANK OF PORT HURON.

Organized July 23, 1907.

HENRY F. MARX, *President*; A. E. STEVENSON, *Vice President*; C. C. PECK, *Cashier*.

DIRECTORS.—Henry F. Marx, Albert E. Stevenson, Dudley E. Waters, C. C. Peck, M. D. Smith, E. J. Ottaway, E. W. Ortenburger, Fred E. Farnsworth, Robert Watson.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$82,612 73	\$114,815 35	\$130,522 35	\$133,153 04	\$141,093 75
Bonds, mortgages and securities...	675 00	900 00	11,377 50	22,106 50	24,356 50
Premiums paid on bonds.....					
Overdrafts.....	53 62	52 83	14 05	830 75	88 73
Banking house.....					
Furniture and fixtures.....	4,676 18	5,648 67	5,799 67	5,799 67	5,799 67
Other real estate.....					
Due from other banks and bankers (not reserve cities).....	95 83	62 83	276 02	244 19	41 34
Items in transit.....	3 00	5,503 61	455 00	229 54	310 43
United States bonds.....					
Due from banks in reserve cities..	23,254 53	9,832 47	11,673 21	4,090 33	19,883 40
Exchanges for clearing house.....	7,887 13	9,896 13	1,541 77	852 20	2,670 38
U. S. and National bank currency	6,504 00	9,580 00	8,272 00	7,625 00	4,752 00
Gold coin.....	4,200 00	595 00	4,555 00	13,165 00	5,180 00
Silver coin.....	307 50	654 50	818 25	1,101 00	670 30
Nickels and cents.....	750 51	266 80	125 28	369 96	448 11
Checks, cash items and internal revenue account.....	86 14	1,209 27	386 47	98 92	184 01
Totals.....	\$131,106 17	\$159,017 46	\$175,816 57	\$189,666 10	\$205,478 62
Liabilities.					
Capital stock paid in.....	\$80,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....					
Undivided profits, less current ex- penses, interest and taxes paid	106 92	30 37	141 97	162 12	432 00
Dividends unpaid.....					
Commercial deposits subject to check.....	23,365 91	17,242 10	15,509 43	13,432 42	19,374 49
Commercial certificates of deposit					
Due to banks and bankers.....	5,945 52	8,343 47	10,495 33	14,974 86	11,432 12
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	11,749 86	20,752 50	34,552 39	42,948 88	51,384 37
Savings certificates of deposit....	9,937 96	12,649 02	15,117 45	18,147 82	22,855 64
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$131,106 17	\$159,017 46	\$175,816 57	\$189,666 10	\$205,478 62

No. 49.

PORT HURON SAVINGS BANK, PORT HURON.

Organized January 1, 1873.

Corporate existence extended December 18, 1902.

HENRY MCMORRAN, *President*; CHARLES F. HARRINGTON, *Vice President*;
EDMUND R. HARRINGTON, *Cashier*.DIRECTORS.—Henry McMorran, Charles F. Harrington, A. C. Gray, Edmund R. Harrington,
H. L. Stevens.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$273,992 52	\$259,407 90	\$268,676 10	\$266,431 10	\$249,796 95
Bonds, mortgages and securities...	110,519 37	106,770 68	105,670 68	106,280 91	105,884 91
Premiums paid on bonds.....					
Overdrafts.....	872 93	1,016 10	1,315 04	1,186 98	1,087 16
Banking house.....					
Furniture and fixtures.....	1,659 06	1,659 06	1,802 70	1,802 70	1,802 70
Other real estate.....	9,200 00	9,200 00	9,200 00	8,740 00	8,740 00
Due from other banks and bankers (not reserve cities).....					
Items in transit.....		3,228 16	1,473 63	969 78	5,125 80
United States bonds.....					
Due from banks in reserve cities	24,721 00	21,087 85	33,069 57	27,036 09	28,467 99
Exchanges for clearing house.....	1,759 83	3,536 54	526 72	1,225 78	2,186 77
U. S. and National bank currency	18,354 00	18,046 00	8,943 00	10,883 00	12,737 00
Gold coin.....	925 00	767 20	4,627 20	377 20	1,287 20
Silver coin.....	3,506 25	4,497 80	3,823 65	1,815 65	1,246 30
Nickels and cents.....	145 50	268 25	427 50	444 15	513 50
Checks, cash items and internal revenue account.....	1,809 86	1,713 62	515 23	3,901 95	1,691 45
Totals.....	\$447,464 82	\$433,199 16	\$440,061 02	\$431,095 29	\$420,567 73
Liabilities.					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits, less current ex- penses, interest and taxes paid	26,046 88	25,410 13	26,569 08	25,721 69	24,029 61
Dividends unpaid.....	48 00	60 00	40 00	1,124 00	60 00
Commercial deposits subject to check.....	64,562 27	49,622 33	47,596 24	51,800 10	42,290 43
Commercial certificates of deposit	23,529 53	17,707 07	23,432 90	21,316 55	17,995 01
Due to banks and bankers.....					
Certified checks.....	347 62		300 00	100 00	316 71
Cashier's checks outstanding....		10 10		5 00	281 29
Savings deposits.....	212,930 52	220,389 53	222,122 80	211,027 95	215,594 68
Savings certificates of deposit....					
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$447,464 82	\$433,199 16	\$440,061 02	\$431,095 29	\$420,567 73

No. 98.

THE ST. CLAIR COUNTY SAVINGS BANK, PORT HURON.

Organized May 26, 1890.

CHAS. WELLMAN, *President*; E. G. SPALDING, GEO. W. MOORE, *Vice Presidents*; F. T. MOORE, *Cashier*.

DIRECTORS.—Chas. Wellman, Geo. W. Moore, Silas Armstrong, E. G. Spalding, F. T. Moore, Mortimer Willson, S. A. Graham, Phil Higer, Henry Marx, W. D. Smith, Jr.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$729,915 16	\$760,731 29	\$755,464 06	\$732,131 58	\$729,282 86
Bonds, mortgages and securities..	269,921 83	226,754 13	208,195 26	207,698 61	205,055 34
Premiums paid on bonds.....					
Overdrafts.....	6,157 81	3,055 75	6,131 82	3,343 85	5,274 86
Banking house.....	37,500 00	39,560 00	43,060 00	50,000 00	50,000 00
Furniture and fixtures.....	2,000 00	2,000 00	7,525 00	15,195 13	19,065 75
Other real estate.....	21,500 00	21,500 00	21,500 00	21,360 00	21,360 00
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	11,862 49	5,137 71	7,643 83	3,370 71	12,706 90
United States bonds.....					
Due from banks in reserve cities..	87,851 69	99,048 88	78,151 16	124,552 44	84,940 71
Exchanges for clearing house.....	10,304 43	1,713 67	3,536 08	10,265 13	4,044 43
U. S. and National bank currency	33,307 00	23,147 00	24,994 00	33,939 00	43,242 00
Gold coin.....	31,167 50	33,527 50	29,477 50	11,655 00	4,930 00
Silver coin.....	2,978 00	4,222 00	1,951 00	3,915 50	1,400 00
Nickels and cents.....	531 53	305 25	337 11	529 99	304 34
Checks, cash items and internal revenue account.....	3,437 75	10,592 10	5,504 35	4,881 51	8,286 35
Totals.....	\$1,248,435 19	\$1,231,295 28	\$1,193,471 17	\$1,222,838 45	\$1,189,893 54
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	50,000 00	100,000 00	100,000 00	100,000 00	100,000 00
Undivided profits, less current ex- penses, interest and taxes paid	37,461 00	37,665 42	36,884 94	37,686 06	36,869 54
Dividends unpaid.....	1,086 00	24 00	18 00	168 00	12 00
Commercial deposits subject to check.....	521,528 10	437,683 45	378,078 80	419,891 05	341,712 63
Commercial certificates of deposit..	44,532 38	42,117 58	49,840 00	41,961 74	42,158 30
Due to banks and bankers.....					
Certified checks.....		166 00	50 00		800 00
Cashier's checks outstanding.....					10 00
Savings deposits.....	543,827 71	513,638 83	493,599 43	488,131 60	507,843 32
Savings certificates of deposit.....					
Notes and bills rediscounted.....					45,487 75
Bills payable.....			35,000 00	35,000 00	15,000 00
Totals.....	\$1,248,435 19	\$1,231,295 28	\$1,193,471 17	\$1,222,838 45	\$1,189,893 54

No. 330.

MAYNARD-ALLEN STATE BANK, PORTLAND.

Organized December 21, 1905.

C. H. MAYNARD, *President*; E. M. ALLEN, *Vice President*; GEO. W. BURHANS, *Cashier*.

DIRECTORS.—C. H. Maynard, E. M. Allen, Geo. W. Burhans, U. J. Maynard, F. H. Knox.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$132,065 33	\$139,643 17	\$144,085 58	\$142,824 83	\$147,300 95
Bonds, mortgages and securities..	102,709 50	99,409 50	105,384 50	103,733 50	103,533 50
Premiums paid on bonds.....					
Overdrafts.....	3,420 68	2,905 58	5,594 75	2,947 01	3,989 29
Banking house.....	4,000 00	4,000 00	4,000 00	4,000 00	4,000 00
Furniture and fixtures.....	1,816 26	1,816 26	1,816 26	1,816 26	1,816 26
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	7,844 10	4,178 73	2,431 00	2,089 10	3,848 08
United States bonds.....					
Due from banks in reserve cities..	25,487 03	32,198 68	24,007 76	27,101 43	39,447 36
Exchanges for clearing house.....					
U. S. and National bank currency	8,909 00	11,272 00	8,992 00	7,313 00	7,956 00
Gold coin.....	3,250 00	3,080 00	3,005 00	6,235 00	4,100 00
Silver coin.....	986 90	869 85	1,139 95	1,387 80	733 90
Nickels and cents.....	68 61	114 18	89 30	156 73	208 90
Checks, cash items and internal revenue account.....	26 74	46 50	101 02	79 27	2,186 35
Totals.....	\$290,584 15	\$299,534 45	\$300,647 12	\$299,683 93	\$319,120 59
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current ex- penses, interest and taxes paid	7,406 38	4,967 97	6,662 46	6,412 52	7,615 05
Dividends unpaid.....					
Commercial deposits subject to check.....	65,089 55	70,845 11	62,840 73	59,577 19	63,781 32
Commercial certificates of deposit..					
Due to banks and bankers.....			1,968 63	1,841 50	2,091 94
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	63,304 73	72,711 72	77,889 17	93,097 35	103,542 07
Savings certificates of deposit.....	94,803 49	91,009 65	91,286 13	78,755 37	82,090 21
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$290,584 15	\$299,534 45	\$300,647 12	\$299,683 93	\$319,120 59

No. 385.

THE WEBBER STATE SAVINGS BANK, PORTLAND.

Organized December 13, 1907.

MARY E. WEBBER, *President*; EDWIN A. BUCK, *Vice President*; LORENZO WEBBER, *Cashier*;
FRANK J. BADGLEY, *Assistant Cashier*.

DIRECTORS.—Mary E. Webber, Edwin A. Buck, Lorenzo Webber, Elon A. Richards, Christine W. Latta.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....		\$88,095 49	\$85,454 81	\$81,540 44	\$75,651 91
Bonds, mortgages and securities...		103,546 77	115,473 88	115,740 96	125,250 67
Premiums paid on bonds.....					
Overdrafts.....		98 08	124 88	1,457 00	288 30
Banking house.....					
Expenses, interest and taxes paid.....					79 21
Furniture and fixtures.....		1,500 00	1,506 96	1,695 50	1,500 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities.....		27,947 01	10,420 74	19,697 66	20,774 56
Exchanges for clearing house....				10 14	
U. S. and National bank currency.....		10,143 00	11,800 00	8,764 00	11,785 00
Gold coin.....		495 00	530 00	25 00	130 00
Silver coin.....		1,404 15	877 15	349 40	1,012 75
Nickels and cents.....		95 41	116 18	68 17	92 38
Checks, cash items and internal revenue account.....					
Totals.....		\$233,324 91	\$226,304 60	\$229,354 27	\$236,564 78
Liabilities.					
Capital stock paid in.....		\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....		25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits, less current ex- penses, interest and taxes paid.....		466 70			
Dividends unpaid.....					
Commercial deposits subject to check.....		44,779 71	45,286 83	43,036 22	41,536 05
Commercial certificates of deposit.....		57,053 76	33,268 94	29,920 70	29,658 38
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....		81,024 74	97,748 83	106,397 35	115,370 35
Savings certificates of deposit....					
Notes and bills rediscounted....					
Bills payable.....					
Totals.....		\$233,324 91	\$226,304 60	\$229,354 27	\$236,564 78

No. 217.

QUINCY STATE BANK, QUINCY.

Organized August 1, 1899.

M. S. SEGR, *President*; N. H. ANDRUS, *Vice President*; PEARL POWER, *Cashier*.

DIRECTORS.—M. S. Segur, F. A. Roethlisberger, H. Chase, N. H. Andrus, Chas. H. Chase.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$77,510 35	\$94,836 30	\$89,118 78	\$82,980 19	\$89,845 69
Bonds, mortgages and securities...	24,891 00	24,891 00	25,391 00	26,891 00	29,891 00
Premiums paid on bonds.....					
Overdrafts.....	835 68	36	962 00	433 89	596 64
Banking house.....					
Furniture and fixtures.....	1,636 00	1,636 00	1,636 00	1,636 00	1,636 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....	5,698 79	1,644 35	5,233 73	4,875 08	3,294 05
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities	9,890 80	14,830 63	5,321 59	11,575 21	6,508 64
Exchanges for clearing house.....					
U. S. and National bank currency	8,218 00	5,865 00	4,157 00	5,196 00	3,928 00
Gold coin.....	3,030 00	5,405 00	3,075 00	3,050 00	2,525 00
Silver coin.....	1,156 00	1,268 05	661 00	768 25	606 25
Nickels and cents.....	66 57	82 90	60 40	87 35	108 35
Checks, cash items and internal revenue account.....	318 43	236 94	12 00	930 99	1,320 92
Totals.....	\$133,251 62	\$150,696 53	\$135,628 50	\$138,423 96	\$140,280 54
Liabilities.					
Capital stock paid in.....	\$40,000 00	\$40,000 00	\$40,000 00	\$40,000 00	\$40,000 00
Surplus fund.....	4,500 00	4,600 00	4,600 00	4,800 00	4,800 00
Undivided profits, less current ex- penses, interest and taxes paid	3,124 23	3,036 38	3,617 87	3,061 00	3,368 41
Dividends unpaid.....		9 00	9 00	249 00	24 00
Commercial deposits subject to check.....	16,640 14	23,779 46	19,255 20	15,454 64	17,387 73
Commercial certificates of deposit	68,987 25	79,271 69	68,146 43	74,859 32	74,680 40
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding....					
Savings deposits.....					
Savings certificates of deposit....					
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$133,251 62	\$150,696 53	\$135,628 50	\$138,423 96	\$140,280 54

No. 69.

THE STATE BANK OF READING, READING.

Organized December 27, 1889.

H. F. DOTY, *President*; J. W. CHAPMAN, *Vice President*; GEORGE E. TERPENING, *Cashier*.

DIRECTORS.—H. F. Doty, A. R. Chapman, J. W. Chapman, F. M. Stewart, L. H. Doty.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$120,702 03	\$109,531 04	\$119,878 04	\$121,331 69	\$117,950 38
Bonds, mortgages and securities...	35,257 97	34,757 97	44,964 71	45,894 71	45,789 00
Premiums paid on bonds.....					
Overdrafts.....	3,139 95	2,484 15	2,382 69	2,575 00	4,260 89
Banking house.....					
Furniture and fixtures.....	1,200 00	1,200 00	1,200 00	1,200 00	1,200 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....	663 66	628 84	254 27	78 06	11 71
Items in transit.....	4,289 13	4,516 01	2,414 02	5,430 09	1,618 86
United States bonds.....					
Due from banks in reserve cities..	16,865 08	33,600 63	20,681 56	18,072 19	24,601 27
Exchanges for clearing house.....					
U. S. and National bank currency	7,105 00	4,677 00	5,046 00	5,228 00	6,149 00
Gold coin.....	7,045 00	6,115 00	6,110 00	6,780 00	6,100 00
Silver coin.....	668 00	828 00	506 00	1,110 00	503 00
Nickels and cents.....	125 33	150 12	150 17	170 49	135 99
Checks, cash items and internal revenue account.....	89 81	706 45	131 83	337 91	113 95
Totals.....	\$197,150 96	\$199,195 21	\$203,721 29	\$208,208 14	\$208,434 05
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	6,000 00	6,000 00	6,000 00	6,000 00	6,000 00
Undivided profits, less current ex- penses, interest and taxes paid	8,463 50	6,667 36	8,697 39	4,666 30	5,501 91
Dividends unpaid.....					
Commercial deposits subject to check.....	39,405 81	42,229 82	50,143 33	55,751 61	51,704 00
Commercial certificates of deposit..	118,281 65	118,967 62	113,793 81	116,619 20	119,868 89
Due to banks and bankers.....		330 41		171 03	359 25
Certified checks.....			86 76		
Cashier's checks outstanding.....					
Savings deposits.....					
Savings certificates of deposit.....					
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$197,150 96	\$199,195 21	\$203,721 29	\$208,208 14	\$208,434 05

No. 372.

THE COMMERCIAL SAVINGS BANK OF REED CITY.

Organized March 25, 1907.

JOSEPH GERBER, *President*; H. R. NIERGARTH, B. N. SAVIDGE, *Vice Presidents*;
HARRY GERBER, *Cashier*; JOS. S. GERBER, *Assistant Cashier*.DIRECTORS.—Joseph Gerber, C. Baatman, B. N. Savidge, H. R. Niergarth, Harry Gerber, Jos. S. Gerber,
Jacob B. Gingrich.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$25,448 93	\$25,306 89	\$29,634 86	\$31,436 78	\$33,750 02
Bonds, mortgages and securities..	1,955 00	5,305 00	7,030 00	7,910 00	8,210 00
Premiums paid on bonds.....					
Overdrafts.....	122 86	169 09		148 05	70 43
Banking house.....	6,998 07	8,385 98	8,529 50	8,535 00	8,535 00
Furniture and fixtures.....	3,745 68	3,816 63	3,881 06	3,881 06	3,881 06
Current expenses, interest and taxes paid.....	952 60	979 55	895 84	1,039 32	713 60
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	120 40		25 00		10 25
United States bonds.....					
Due from banks in reserve cities..	4,353 15	4,725 40	1,621 93	1,204 24	944 04
Exchanges for clearing house.....					
U. S. and National bank currency	4,895 00	2,944 00	2,311 00	2,069 00	2,134 00
Gold coin.....	505 00	880 00	717 50	752 50	150 00
Silver coin.....	866 00	512 00	529 00	520 00	373 00
Nickels and cents.....	14 43	48 13	69 16	84 49	53 66
Checks, cash items and internal revenue account.....	83 30	106 10	1,207 19	223 76	115 64
Totals.....	\$50,060 42	\$53,179 07	\$56,452 04	\$57,804 20	\$58,940 79
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....					
Undivided profits, less current ex- penses, interest and taxes paid					
Dividends unpaid.....					
Commercial deposits subject to check.....	5,131 21	4,325 25	7,114 95	6,214 26	5,262 03
Commercial certificates of deposit..	2,320 00	2,320 00	1,926 00	626 00	1,961 00
Due to banks and bankers.....					
Certified checks.....		100 00			
Cashier's checks outstanding.....					
Savings deposits.....	1,770 79	3,707 64	5,211 55	5,858 63	6,045 89
Savings certificates of deposit.....	15,838 42	17,726 18	16,199 54	19,105 31	18,671 87
Notes and bills rediscounted.....			1,000 00		
Bills payable.....				1,000 00	2,000 00
Totals.....	\$50,060 42	\$53,179 07	\$56,452 04	\$57,804 20	\$58,940 79

No. 393.

THE STATE SAVINGS BANK OF REMUS, REMUS.

Organized February 1, 1908.

WILLIAM J. ORR, *President*; WILLIAM H. WALLACE, *Vice President*; GEO. BILBROUGH, *Cashier*.

DIRECTORS.—William J. Orr, William H. Wallace, Geo. Bilbrough, Aaron Amon, Edward T. Horton.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....			\$29,954 46	\$34,102 43	\$33,801 71
Bonds, mortgages and securities.....			11,541 65	12,850 65	14,368 65
Premiums paid on bonds.....					
Overdrafts.....			28 69	38 66	10 11
Banking house.....			6,000 00	6,000 00	6,000 00
Furniture and fixtures.....			2,345 08	2,345 08	2,345 08
Interest paid on loans and discount.....			410 37		
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					390 34
United States bonds.....					
Due from banks in reserve cities.....			4,361 86	3,459 89	7,785 90
Exchanges for clearing house.....					
U. S. and National bank currency.....			2,926 00	3,920 00	2,518 00
Gold coin.....			150 00	90 00	10 00
Silver coin.....			318 50	72 55	227 75
Nickels and cents.....			47 27	41 59	100 15
Checks, cash items and internal revenue account.....				25 57	224 89
Totals.....			\$58,063 88	\$62,946 42	\$67,792 58
Liabilities.					
Capital stock paid in.....			\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....					
Undivided profits, less current ex- penses, interest and taxes paid.....			106 67	286 12	840 75
Dividends unpaid.....					
Commercial deposits subject to check.....			12,419 41	13,922 57	15,722 58
Commercial certificates of deposit.....			1,070 75	6,192 35	9,401 12
Due to banks and bankers.....					
Certified checks.....					151 84
Cashier's checks outstanding.....					
Savings deposits.....					
Savings certificates of deposit.....			18,888 05	17,545 38	16,586 29
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....			\$58,063 88	\$62,946 42	\$67,792 58

No. 379.

*THE RICHLAND STATE BANK, RICHLAND.

Organized October 15, 1907.

E. G. READ, *President*; M. A. SNOW, *Vice President*; W. C. WHITNEY, *Cashier*.

DIRECTORS.—E. G. Read, Ira M. Peake, D. R. Chandler, Warren Fisher, Robert R. Telfer, Edward W. Stevens, Milo A. Snow, James Telfer, John Holden.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$5,284 53	\$17,622 66	\$20,991 90	\$9,602 27	
Bonds, mortgages and securities...	3,276 22	6,777 05	9,195 72	3,400 00	
Premiums paid on bonds.....					
Overdrafts.....					
Banking house.....					
Furniture and fixtures.....					
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	7,140 30	9,645 14	2,886 52	8,525 26	
Exchanges for clearing house.....					
U. S. and National bank currency	1,941 00	507 00	1,127 00	238 00	
Gold coin.....	10 00		20 00		
Silver coin.....	32 95	195 15	215 45	50	
Nickels and cents.....	4 96	24 56	9 09	11	
Checks, cash items and internal revenue account.....	138 33		17 67		
Totals.....	\$17,828 29	\$34,861 56	\$43,463 35	\$21,766 14	
Liabilities.					
Capital stock paid in.....	\$12,050 00	\$18,240 00	\$20,000 00	\$20,000 00	
Surplus fund.....					
Undivided profits, less current ex- penses, interest and taxes paid	55 77	298 79	612 95	1,299 85	
Dividends unpaid.....					
Commercial deposits subject to check.....	3,680 12	10,348 86	9,201 66	1 29	
Commercial certificates of deposit..	2,042 40	5,973 91	13,648 74	465 00	
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....					
Savings certificates of deposit.....					
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$17,828 29	\$34,861 56	\$43,463 35	\$21,766 14	

* Liquidated October 6, 1908.

No. 206.

MACOMB COUNTY SAVINGS BANK, RICHMOND (LENOX P. O.).

Organized September 1, 1898.

JAMES E. WETER, *President*; ANDRE SIMMONS, FRANK W. FENNER, *Vice Presidents*;
FRANK J. HIRT, *Cashier*; CHARLES J. KEBNER, *Auditor*.

DIRECTORS.—James E. Weter, Paul J. Ullrich, Andre Simmons, Geo. A. Bailey, Frank W. Fenner,
Charles Lindke, O. C. Lungerhausen, Daniel L. Rapelje, Frank J. Hirt.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$143,649 92	\$138,143 70	\$141,222 57	\$138,990 49	\$139,618 65
Bonds, mortgages and securities...	180,497 86	174,208 73	181,974 87	181,855 75	183,733 05
Premiums paid on bonds.....					
Overdrafts.....	142 75	3,066 35	246 42	351 88	2,303 64
Banking house.....					
Furniture and fixtures.....	2,000 00	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate.....	464 78	464 78	464 78	464 78	464 78
Due from other banks and bankers (not reserve cities).....	5,863 60	10,144 67	3,499 30	9,283 58	3,758 03
Items in transit.....	1,843 75	3,411 14	784 28		1,179 40
United States bonds.....					
Due from banks in reserve cities..	29,465 44	53,344 51	33,662 95	39,247 65	32,124 29
Exchanges for clearing house.....					
U. S. and National bank currency	6,450 00	9,557 00	5,273 00	10,819 00	9,781 00
Gold coin.....	8,735 00	9,080 00	9,207 50	8,827 50	8,870 00
Silver coin.....	1,142 85	1,126 55	1,757 15	2,822 35	1,481 95
Nickels and cents.....	107 14	132 57	142 75	228 22	211 73
Checks, cash items and internal revenue account.....	1,790 69	3,885 50	3,697 93	1,666 01	1,847 94
Totals.....	\$382,153 78	\$408,565 50	\$383,933 50	\$396,557 21	\$387,374 46
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	12,500 00	12,500 00	12,500 00	15,000 00	15,000 00
Undivided profits, less current ex- penses, interest and taxes paid	11,162 11	13,106 37	17,857 40	12,807 84	13,877 83
Dividends unpaid.....		30 00		75 00	
Commercial deposits subject to check.....	25,065 15	39,367 76	30,135 67	37,432 56	34,326 46
Commercial certificates of deposit..					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	245,927 37	251,349 05	243,884 26	253,960 29	257,470 89
Savings certificates of deposit.....	62,499 15	67,212 32	54,556 17	52,281 52	41,699 28
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$382,153 78	\$408,565 50	\$383,933 50	\$396,557 21	\$387,374 46

No. 332.

THE RIVER ROUGE SAVINGS BANK, RIVER ROUGE.

Organized January 17, 1906.

H. C. BURKE, *President*; E. M. LAMB, *Vice President*; O. C. G. LUTZ, *Cashier*.

DIRECTORS.—H. C. Burke, E. M. Lamb, Emmor Bales, Theo. Belanger, C. A. Labadie, Charles Krause, J. H. Johnson.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$69,125 78	\$62,065 14	\$67,663 16	\$74,201 57	\$54,259 48
Bonds, mortgages and securities...	82,577 00	79,522 00	81,277 00	81,450 50	83,076 50
Premiums paid on bonds.....					
Overdrafts.....		228 21	92 89	5 82	566 24
Banking house.....	12,500 00	12,500 00	12,500 00	12,500 00	12,500 00
Furniture and fixtures.....	3,000 00	3,000 00	3,000 00	3,000 00	3,000 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	11,869 12	13,921 08	20,676 17	17,603 40	35,260 05
Exchanges for clearing house.....	257 50		400 00		35 00
U. S. and National bank currency	15,768 00	14,817 00	12,140 00	15,289 00	11,430 00
Gold coin.....	2,360 00	2,480 00	2,117 50	3,902 50	4,850 50
Silver coin.....	1,288 85	1,252 20	525 90	453 75	645 45
Nickels and cents.....	87 36	97 19	43 94	176 98	99 58
Checks, cash items and internal revenue account.....	4 65	78 60	49 60	196 40	77 91
Totals.....	\$198,838 26	\$189,961 42	\$200,486 16	\$208,779 92	\$205,800 71
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	1,500 00	4,000 00	4,000 00	5,000 00	5,000 00
Undivided profits, less current ex- penses, interest and taxes paid	1,676 88	865 29	971 92	1,377 56	1,672 29
Dividends unpaid.....					
Commercial deposits subject to check.....	103,731 25	97,572 75	101,645 32	102,217 77	95,459 25
Commercial certificates of deposit					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	66,930 13	62,523 38	68,868 92	74,549 00	75,406 67
Savings certificates of deposit.....				635 50	3,262 50
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$198,838 26	\$189,961 42	\$200,486 16	\$208,779 92	\$205,800 71

STATE BANKING DEPARTMENT.

No. 224.

THE ROCHESTER SAVINGS BANK, ROCHESTER.

Organized October 18, 1900.

WILLIAM C. CHAPMAN, *President*; MARVIL I. BRABB, *Vice President*; HARVEY J. TAYLOR, *Cashier*;
HOMER A. CASE, *Assistant Cashier*.

DIRECTORS.—William C. Chapman, John J. Brewer, Marvil I. Brabb, Levant E. Bedell,
Lewis C. Axford, Elmer C. Crout, Harvey J. Taylor.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$139,149 46	\$129,368 40	\$133,611 89	\$141,532 16	\$128,379 27
Bonds, mortgages and securities...	150,892 65	149,739 82	155,013 92	165,774 40	165,200 25
Premiums paid on bonds.....					
Overdrafts.....	611 03	483 84	891 23	1,096 50	1,096 16
Banking house.....	6,500 00	6,500 00	6,500 00	5,565 00	5,565 00
Furniture and fixtures.....					
Other real estate.....					
Due from other banks and bankers (not reserve cities).....	6,114 25	3,456 69	3,801 54	5,482 47	2,855 17
Items in transit.....	5,898 75	3,399 35	418 15	110 00	637 71
United States bonds.....					
Due from banks in reserve cities..	22,084 94	35,254 10	31,659 60	19,911 19	33,499 35
Exchanges for clearing house.....					
U. S. and National bank currency	9,062 00	7,284 00	8,903 00	9,869 00	3,893 00
Gold coin.....	5,160 00	6,505 00	6,190 00	7,695 00	10,760 00
Silver coin.....	1,083 00	1,067 65	385 50	729 55	644 85
Nickels and cents.....	166 59	168 49	189 99	195 57	151 85
Checks, cash items and internal revenue account.....	742 20	33 75	591 51	123 83	608 93
Totals.....	\$347,464 87	\$343,260 79	\$348,156 33	\$358,024 67	\$353,291 54
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	5,000 00	5,000 00	5,000 00	5,000 00	5,000 00
Undivided profits, less current ex- penses, interest and taxes paid	8,249 12	8,306 57	11,352 85	7,794 69	9,189 19
Dividends unpaid.....					
Commercial deposits subject to check.....	37,970 05	39,959 55	45,675 60	50,256 37	44,698 32
Commercial certificates of deposit	431 30	279 30	1,117 30	542 80	226 00
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	163,631 50	162,914 02	152,252 62	170,066 23	170,243 70
Savings certificates of deposit....	107,182 90	101,799 35	107,757 96	99,374 58	98,934 33
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$347,464 87	\$343,260 79	\$348,156 33	\$358,024 67	\$353,291 54

No. 380.

THE STATE SAVINGS BANK OF ROCHESTER.

Organized March 4, 1907.

GEORGE M. FLUMERFELT, *President*; ALBERT G. GRIGGS, *Vice President*; CHARLES A. BURR, *Cashier*.

DIRECTORS.—George M. Flumerfelt, Charles A. Burr, George Burr, John H. Dillman, Lewis C. Flumerfelt, Park F. Cutting, P. R. Nott, Albert G. Griggs, Wm. Waughan.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$23,284 32	\$39,222 08	\$37,539 34	\$35,355 80	\$36,455 94
Bonds, mortgages and securities...	11,670 18	8,983 35	12,523 60	13,523 60	13,205 73
Premiums paid on bonds.....					
Overdrafts.....		56 80	51 89	253 36	889 47
Banking house.....	12,208 15	12,472 81	12,482 81	12,482 81	12,482 81
Furniture and fixtures.....	148 81	1,472 84	1,472 84	1,472 84	1,472 84
Other real estate.....					
Due from other banks and bankers (not reserve cities).....	4,245 67	1,800 84	423 73	2,055 31	1,704 62
Items in transit.....					548 50
United States bonds.....					
Due from banks in reserve cities...		3,000 00	1,227 65	65 86	2,701 02
Exchanges for clearing house.....					
U. S. and National bank currency	1,788 00	3,414 00	1,791 00	2,637 00	2,380 00
Gold coin.....	1,760 00	1,975 00	2,090 00	2,315 00	2,160 00
Silver coin.....	959 20	912 65	285 35	297 35	140 90
Nickels and cents.....	8 69	20 38	31 21	38 89	36 99
Checks, cash items and internal revenue account.....	2,045 97	30 00	249 28		
Totals.....	\$58,113 99	\$73,160 75	\$70,168 70	\$70,497 82	\$74,178 82
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....					
Undivided profits, less current ex- penses, interest and taxes paid	457 13	203 48	404 08	568 76	777 14
Dividends unpaid.....					
Commercial deposits subject to check.....	12,899 05	17,868 82	6,796 55	7,651 59	8,384 50
Commercial certificates of deposit					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	4,205 48	11,734 53	15,202 22	18,358 87	20,572 33
Savings certificates of deposit....	15,552 33	18,353 92	22,765 85	18,918 60	19,444 85
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$58,113 99	\$73,160 75	\$70,168 70	\$70,497 82	\$74,178 82

No. 331.

THE ROCKFORD STATE BANK, ROCKFORD.

Organized January 9, 1906.

HENRY C. HESSLER, *President*; JAMES L. SNYDER, L. E. SEARS, *Vice Presidents*;
DWIGHT F. BEVERLY, *Cashier*; E. J. MUIR, *Auditor*.DIRECTORS.—Henry C. Hessler, Dudley E. Waters, James L. Snyder, L. E. Sears, D. F. Beverly,
A. T. Slaght, R. H. Dockeray.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$38,787 65	\$29,575 57	\$42,571 41	\$49,399 00	\$42,663 78
Bonds, mortgages and securities...	28,389 12	26,389 12	27,639 12	28,181 12	30,483 12
Premiums paid on bonds.....					
Overdrafts.....	567 24	969 26	789 35	381 81	75 11
Banking house.....	3,000 00	3,000 00	3,000 00	3,000 00	3,000 00
Furniture and fixtures.....	2,000 00	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	4,441 70	6,173 58	2,591 20	1,728 87	
United States bonds.....					
Due from banks in reserve cities..	3,214 96	23,120 75	20,929 67	27,066 26	20,714 07
Exchanges for clearing house.....					
U. S. and National bank currency	7,719 00	2,738 00	3,435 00	2,941 00	2,907 00
Gold coin.....	870 00	1,925 00	2,920 00	3,420 00	3,370 00
Silver coin.....	1,559 60	1,323 35	1,302 60	1,213 10	837 20
Nickels and cents.....	51 79	98 59	109 39	108 87	56 96
Checks, cash items and internal revenue account.....				2 35	
Totals.....	\$90,601 06	\$97,313 22	\$107,287 74	\$119,442 38	\$115,107 24
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	400 00	600 00	600 00	800 00	800 00
Undivided profits, less current ex- penses, interest and taxes paid	496 83	644 05	1,154 13	273 52	1,182 46
Dividends unpaid.....		21 00	6 00	350 00	15 00
Commercial deposits subject to check.....	19,276 44	24,201 56	19,958 96	28,824 63	21,974 39
Commercial certificates of deposit..					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	21,973 25	22,968 91	23,061 76	24,928 12	24,924 03
Savings certificates of deposit.....	25,954 34	28,874 96	42,506 89	44,286 11	46,211 36
Suspense account.....	20	2 74			
Notes and bills rediscounted.....	2,500 00				
Bills payable.....					
Totals.....	\$90,601 06	\$97,313 22	\$107,287 74	\$119,442 38	\$115,107 24

No. 354.

THE PRESQUE ISLE COUNTY SAVINGS BANK, ROGERS CITY.

Organized December 5, 1906.

PAUL H. HOEFT, *President*; PAUL BITTNER, *Vice President*; C. H. OSGOOD, *Cashier*;
G. W. GRAMBAU, *Assistant Cashier*.DIRECTORS.—Paul H. Hoeft, G. Covey, Jr., Paul Bittner, Albert Sellke, Jos. Valentine,
Rudolph Dueltgen, C. H. Osgood.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$79,261 02	\$77,631 81	\$78,465 31	\$67,127 92	\$61,061 89
Bonds, mortgages and securities...	25,466 49	27,035 49	30,374 49	35,395 49	53,340 49
Premiums paid on bonds.....					
Overdrafts.....	79	90	6 37		16 65
Banking house.....	730 00	700 00	700 00	700 00	700 00
Furniture and fixtures.....	1,308 00	1,300 00	1,300 00	1,300 00	1,300 00
Other real estate.....			355 00	325 00	295 00
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	7,470 15	17,206 19	19,468 15	30,761 17	14,000 06
Exchanges for clearing house.....					
U. S. and National bank currency	6,624 00	4,195 00	8,608 00	5,309 00	3,490 00
Gold coin.....	790 00	1,090 00	1,260 00	1,320 00	1,680 00
Silver coin.....	738 60	678 40	257 45	388 60	635 10
Nickels and cents.....	31	90	39	1 30	81
Checks, cash items and internal revenue account.....	22 45	34 05	62 25		50 50
Totals.....	\$122,411 81	\$129,872 74	\$140,857 41	\$142,628 48	\$136,590 50
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	500 00	2,000 00	2,000 00	2,100 00	2,100 00
Undivided profits, less current ex- penses, interest and taxes paid	2,243 63	441 83	1,338 83	287 68	1,168 99
Dividends unpaid.....		6 00		51 00	9 00
Commercial deposits subject to check.....	25,054 77	24,946 71	31,093 40	31,247 82	24,999 62
Commercial certificates of deposit	345 40	252 72	867 92	1,099 40	1,907 63
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	38,702 24	42,523 18	45,929 79	47,618 86	47,134 54
Savings certificates of deposit....	35,565 77	39,702 30	39,627 47	40,223 72	39,270 72
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$122,411 81	\$129,872 74	\$140,857 41	\$142,628 48	\$136,590 50

No. 194.

THE ROMEO SAVINGS BANK, ROMEO.

Organized April 30, 1897.

M. I. BRABB, *President*; JOHN MCKAY, *Vice President*; L. E. BEDELL, *Cashier*;
J. J. BREWER, *Assistant Cashier*.

DIRECTORS.—M. I. Brabb, H. S. Evans, L. E. Bedell, J. J. Brewer, John McKay, R. C. Brabb,
John McCafferty.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$297,119 62	\$257,260 05	\$269,090 43	\$277,138 79	\$370,953 20
Bonds, mortgages and securities...	235,436 18	241,152 66	239,269 12	235,656 15	242,495 64
Premiums paid on bonds.....					
Overdrafts.....	431 45	965 63	1,036 45	1,112 26	1,171 26
Banking house.....	5,000 00	5,000 00	5,000 00	5,000 00	5,000 00
Furniture and fixtures.....					
Other real estate.....	1,600 62	5,277 53	1,603 26	1,618 14	
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	5,868 41	4,362 60	919 48	637 85	1,218 76
United States bonds.....					
Due from banks in reserve cities..	64,853 24	80,880 22	78,992 45	64,412 96	79,378 68
Exchanges for clearing house.....					
U. S. and National bank currency	24,883 00	19,300 00	23,761 00	25,429 00	20,161 00
Gold coin.....	7,350 00	9,235 00	6,890 00	2,525 00	3,330 00
Silver coin.....	3,156 60	2,412 35	3,042 15	2,420 20	2,403 30
Nickels and cents.....	214 67	155 57	162 96	113 74	190 51
Checks, cash items and internal revenue account.....	1,554 99	15 75	153 00	616 42	89 18
Totals.....	\$647,468 78	\$626,017 36	\$629,920 30	\$616,680 51	\$626,391 53
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current ex- penses, interest and taxes paid	10,862 59	13,223 03	17,878 93	12,042 20	12,825 45
Dividends unpaid.....				50 00	
Commercial deposits subject to check.....	54,835 59	63,908 23	81,328 41	58,759 12	70,208 29
Commercial certificates of deposit..	608 24	524 74	676 96	594 66	744 66
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	495,569 19	464,207 59	438,924 64	453,477 53	449,911 82
Savings certificates of deposit.....	25,593 17	24,153 77	31,111 36	31,757 00	26,701 31
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$647,468 78	\$626,017 36	\$629,920 30	\$616,680 51	\$626,391 53

No. 371.

THE ROSCOMMON STATE BANK, ROSCOMMON.

Organized May 2, 1907.

W. B. ORCUTT, *President*; H. L. COX, *Vice President*; HARRY J. COX, *Cashier*.DIRECTORS.—W. B. Orcutt, J. Burt Kiely, Wm. F. Johnston, Andrew J. Price, E. A. Gaffney,
H. L. Cox, Geo. G. Brown.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$33,241 07	\$36,917 12	\$39,654 81	\$40,629 23	\$37,817 01
Bonds, mortgages and securities...	4,442 78	4,644 83	5,450 00	5,720 00	7,700 00
Premiums paid on bonds.....					
Overdrafts.....	961 03	970 21	623 79	1,205 13	1,510 01
Banking house.....	902 31	902 31	902 31	927 91	927 91
Furniture and fixtures.....	824 94	1,003 36	1,152 31	1,152 31	1,177 31
Other real estate.....					
Due from other banks and bankers (not reserve cities).....	1,061 48	4,390 35	3,997 61	23 94	849 68
Items in transit.....	27 50	32 50	640 00	665 25	600 00
United States bonds.....					
Due from banks in reserve cities..	3,358 78	5,749 23	4,489 51	763 60	1,137 48
Exchanges for clearing house.....					202 60
U. S. and National bank currency	1,008 00	1,001 00	1,880 00	1,083 00	1,647 00
Gold coin.....	180 00	300 00	290 00	425 00	710 00
Silver coin.....	454 20	527 45	378 80	280 00	908 45
Nickels and cents.....	87 88	57 11	59 70	4 25	26 38
Checks, cash items and internal revenue account.....	134 37	832 11	271 78		20 93
Totals.....	\$46,664 34	\$57,327 58	\$59,790 62	\$52,829 62	\$55,234 76
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....		300 00	300 00	300 00	300 00
Undivided profits, less current ex- penses, interest and taxes paid	252 30	221 88	689 06	116 03	242 89
Dividends unpaid.....				60 00	12 00
Commercial deposits subject to check.....	15,136 97	25,582 10	26,138 38	19,308 98	20,732 04
Commercial certificates of deposit..					
Due to banks and bankers.....				203 64	
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	2,856 09	2,615 57	3,099 84	3,969 49	3,796 16
Savings certificates of deposit.....	8,418 98	8,808 03	9,563 34	8,871 48	10,161 67
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$46,664 34	\$57,327 58	\$59,790 62	\$52,829 62	\$55,234 76

No. 374.

THE ROYAL OAK SAVINGS BANK, ROYAL OAK.

Organized July 29, 1907.

M. I. BRABB, *President*; JACOB ERB, *Vice President*; GEO. J. BAKER, *Cashier*.

DIRECTORS.—M. I. Brabb, Elbert L. Buell, Louis Storz, Chas. Merrill, Jacob Erb, Wm. Lucking, J. M. Beddow, Geo. J. Baker, J. M. Lawson.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$49,104 84	\$48,130 68	\$49,850 96	\$46,796 89	\$51,555 42
Bonds, mortgages and securities...	5,650 00	21,020 00	38,403 33	55,195 00	62,065 00
Premiums paid on bonds.....					
Overdrafts.....	60 77	112 94	94 13	127 95	86 40
Banking house.....					
Furniture and fixtures.....	600 00	600 00	600 00	700 00	700 00
Current expense, interest and taxes paid.....	417 70	96 40			
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	385 51	1,023 30	3,517 67	2,579 06	
United States bonds.....					
Due from banks in reserve cities..	7,599 07	10,731 23	9,397 36	16,234 34	12,014 50
Exchanges for clearing house.....					
U. S. and National bank currency	4,030 00	6,500 00	4,762 00	5,565 00	6,469 00
Gold coin.....	1,585 00	1,510 00	2,235 00	1,100 00	1,095 00
Silver coin.....	935 00	833 80	336 85	730 05	990 75
Nickels and cents.....	147 83	114 02	160 69	210 50	152 39
Checks, cash items and internal revenue account.....	1,716 75	318 75	1,588 84		381 42
Totals.....	\$72,232 47	\$90,991 12	\$110,946 83	\$129,238 79	\$135,539 88
Liabilities.					
Capital stock paid in.....	\$16,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	3,200 00	4,000 00	4,000 00	4,000 00	4,000 00
Undivided profits, less current ex- penses, interest and taxes paid			191 27	237 10	771 85
Capital not certified to commission'r	24 00				
Dividends unpaid.....					
Commercial deposits subject to check.....	13,357 27	12,770 91	16,949 51	22,676 08	14,716 33
Commercial certificates of deposit..					
Due to banks and bankers.....					
Certified checks.....	175 00				
Cashier's checks outstanding.....					
Savings deposits.....	33,077 40	47,436 41	58,069 07	65,145 13	80,295 88
Savings certificates of deposit.....	6,398 80	6,783 80	11,736 98	17,180 48	15,755 82
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$72,232 47	\$90,991 12	\$110,946 83	\$129,238 79	\$135,539 88

No. 25.

BANK OF SAGINAW, SAGINAW.

Organized April 18, 1888.

BENTON HANCHETT, *President*; D. W. BRIGGS, H. C. POTTER, *Vice Presidents*; OTTO SCHUPP, *Cashier*;
THOS. W. STALKER, S. S. ROBY, CHAS. M. COPLIN, *Assistant Cashiers*.

DIRECTORS.—Benton Hanchett, H. C. Potter, D. W. Briggs, Gilbert M. Stark, A. W. Wright, Wm. Schuette, A. P. Bliss, F. G. Palmerton, Thomas Jackson, Arthur Hill, W. J. Wickes, E. P. Stone, Wm. Barle, Theodore Huss, Otto Schupp.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$2,844,011 99	\$2,958,214 91	\$2,952,705 70	\$2,945,361 55	\$2,936,001 78
Bonds, mortgages and securities...	2,371,005 16	2,488,226 23	2,452,827 73	2,435,897 73	2,406,929 98
Premiums paid on bonds.....	9,496 15	4,496 15	9,055 70	.....	.....
Overdrafts.....	3,311 71	5,643 94	2,216 02	2,871 07	1,801 18
Banking house.....	56,500 00	56,500 00	56,500 00	56,500 00	56,500 00
Furniture and fixtures.....	13,200 00	13,200 00	13,200 00	13,200 00	13,200 00
Other real estate.....	1,236 50	1,118 16	980 67	862 01	852 28
Due from other banks and bankers (not reserve cities).....	13,045 30	12,918 31	13,016 10	16,511 87	.....
Items in transit.....	3,259 28	1,597 58	3,656 27	961 07	5,100 21
United States bonds.....	.....	.....	.....	.....	.....
Due from banks in reserve cities..	464,080 44	504,009 78	536,588 20	696,224 74	736,725 36
Exchanges for clearing house.....	15,196 96	8,324 25	16,443 27	28,556 76	18,777 08
U. S. and National bank currency	149,780 00	195,840 00	219,393 00	184,095 00	179,050 00
Gold coin.....	126,180 00	121,797 50	127,560 00	122,302 50	120,987 50
Silver coin.....	25,391 45	36,596 30	19,820 55	26,999 15	15,662 70
Nickels and cents.....	1,626 59	2,483 77	2,579 55	3,291 31	3,504 02
Checks, cash items and internal revenue account.....	1,049 79	1,226 67	634 26	912 57	656 15
Totals.....	\$6,098,371 32	\$6,472,193 55	\$6,427,177 02	\$6,534,547 33	\$6,497,748 24
Liabilities.					
Capital stock paid in.....	\$400,000 00	\$400,000 00	\$400,000 00	\$400,000 00	\$400,000 00
Surplus fund.....	400,000 00	400,000 00	400,000 00	400,000 00	400,000 00
Undivided profits, less current ex- penses, interest and taxes paid	34,961 42	48,626 03	34,421 44	57,803 62	68,183 26
Dividends unpaid.....	400 00	20 00	660 00	1,228 00	120 00
Commercial deposits subject to check.....	1,082,311 22	1,280,443 16	1,271,978 87	1,342,949 16	1,367,230 14
Commercial certificates of deposit	599,634 85	569,531 43	607,552 86	592,145 03	575,981 86
Due to banks and bankers.....	194,963 62	306,135 74	244,016 52	255,796 79	205,331 40
Certified checks.....	750 00	1,950 00	3,296 12	1,016 90	1,445 84
Cashier's checks outstanding.....	1,428 59	259 34	7,063 44	1,851 25	1,766 50
Savings deposits.....	3,383,921 62	3,465,227 85	3,457,587 77	3,481,756 58	3,477,689 24
Savings certificates of deposit.....	.....	.....	.....	.....	.....
Notes and bills rediscounted.....	.....	.....	.....	.....	.....
Bills payable.....	.....	.....	.....	.....	.....
Totals.....	\$6,098,371 32	\$6,472,193 55	\$6,427,177 02	\$6,534,547 33	\$6,497,748 24

No. 38.

THE PEOPLE'S SAVINGS BANK OF SAGINAW, SAGINAW.

Organized November 27, 1886.

JOHN J. RUPP, *President*; G. CORNING, *Vice President*; J. F. BOYNTON, *Treasurer*.

DIRECTORS.—John J. Rupp, G. Corning, J. Schwartz, W. B. Baum, J. F. Boynton, L. P. Mason, H. T. Wickes, R. H. Roys, F. P. Brewer.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$482,668 00	\$498,878 42	\$475,753 12	\$444,617 51	\$406,406 52
Bonds, mortgages and securities...	267,183 51	284,266 48	292,633 09	292,053 55	291,351 55
Premiums paid on bonds.....	613 92	617 72	825 41	577 95	529 39
Overdrafts.....	1,039 72	1,065 00	573 00	736 70	752 44
Banking house.....	20,000 00	20,000 00	20,000 00	20,000 00	20,000 00
Furniture and fixtures.....	4,000 00	4,000 00	4,000 00	4,000 00	4,000 00
Other real estate.....	1,800 31	2,827 11	2,827 11	2,827 11	2,827 11
Due from other banks and bankers (not reserve cities).....			4,690 30	4,690 30	
Items in transit.....	4,264 21	519 04	407 13	529 70	19,236 36
United States bonds.....					
Due from banks in reserve cities..	116,956 53	119,619 46	107,196 39	119,690 42	150,283 12
Exchanges for clearing house.....	1,285 22	580 81	1,544 25	1,463 08	2,707 70
U. S. and National bank currency	42,689 00	43,902 00	31,839 00	30,484 25	27,189 00
Gold coin.....	16,131 60	17,484 20	18,499 00	18,018 40	18,032 65
Silver coin.....	1,487 15	2,421 55	3,947 45	2,209 90	1,731 85
Nickels and cents.....	84 55	112 81	139 73	170 63	253 64
Checks, cash items and internal revenue account.....	943 64	326 73	902 54	936 61	211 30
Totals.....	\$960,948 05	\$996,601 33	\$965,777 52	\$943,006 06	\$945,512 63
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits, less current ex- penses, interest and taxes paid	25,222 01	20,911 01	22,843 27	24,130 03	28,063 33
Dividends unpaid.....				258 00	198 00
Commercial deposits subject to check.....	158,158 94	172,252 99	162,949 52	166,277 23	139,557 04
Commercial certificates of deposit..	91,146 20	81,590 57	82,512 12	63,716 99	89,545 30
Due to banks and bankers.....		320 54	720 10		
Certified checks.....					46 79
Cashier's checks outstanding.....	106 59	103 19	107 49	103 19	103 19
Savings deposits.....	586,314 31	621,123 03	596,645 02	588,520 62	587,978 98
Savings certificates of deposit.....					
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$960,948 05	\$996,601 33	\$965,777 52	\$943,006 06	\$945,512 63

No. 84.

SAGINAW COUNTY SAVINGS BANK, SAGINAW.

Organized December 1, 1886.

AARON P. BLISS, *President*; LORENZO T. DURAND, *Vice President*;
CHARLES A. KHUEN, *Secretary and Treasurer*.DIRECTORS.—Lorenzo T. Durand, Charles E. Brenner, Aaron P. Bliss, Charles A. Khuen,
John L. Jackson, Helen B. Allen, Ezra G. Rust.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$360,084 45	\$388,007 83	\$402,855 05	\$390,700 44	\$395,548 37
Bonds, mortgages and securities..	538,302 28	538,727 28	539,870 44	540,860 44	540,708 96
Premiums paid on bonds.....					
Overdrafts.....	541 18	591 55	613 50	430 09	363 79
Banking house.....					
Furniture and fixtures.....	2,592 00	2,500 00	2,500 00	2,500 00	2,500 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....		417 31			
United States bonds.....					
Due from banks in reserve cities..	116,953 61	93,539 57	94,327 91	105,413 83	95,297 49
Exchanges for clearing house.....	166 40		228 77	172 08	598 76
U. S. and National bank currency	10,597 00	25,589 00	16,360 00	19,970 00	21,410 00
Gold coin.....	21,702 50	22,432 50	23,605 00	23,265 00	24,895 00
Silver coin.....	2,385 35	3,528 55	4,913 10	4,558 20	3,144 95
Nickels and cents.....	65 47	207 09	203 80	284 16	249 41
Checks, cash items and internal revenue account.....	77 47	52 79	109 07	51 68	11 64
Totals.....	\$1,053,467 71	\$1,075,593 47	\$1,085,646 64	\$1,088,205 92	\$1,084,728 37
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	85,000 00	85,000 00	85,000 00	100,000 00	100,000 00
Undivided profits, less current ex- penses, interest and taxes paid	18,458 01	10,903 30	22,334 63	1,271 83	8,489 89
Dividends unpaid.....		33 33		613 34	
Commercial deposits subject to check.....	66,570 05	59,086 76	60,310 38	67,885 85	51,842 57
Commercial certificates of deposit..					
Due to banks and bankers.....					
Certified checks.....	950 00		2,105 00	300 00	365 00
Cashier's checks outstanding.....					
Savings deposits.....	791,089 08	822,876 73	803,352 66	800,072 42	793,482 17
Savings certificates of deposit.....	41,400 57	47,693 35	62,543 97	68,062 48	80,548 74
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$1,053,467 71	\$1,075,593 47	\$1,085,646 64	\$1,088,205 92	\$1,084,728 37

STATE BANKING DEPARTMENT.

No. 390.

THE ST. CHARLES STATE BANK, ST. CHARLES.

Organized March 24, 1908.

E. V. PARSONS, *President*; A. T. SANDERSON, *Vice President*; H. N. SLACK, *Cashier*;
W. C. MERTZ, H. O. NICKELS, J. M. MERTZ, *Auditors*.

DIRECTORS.—A. T. Sanderson, Frank Sanderson, J. M. Mertz, W. C. Mertz, H. O. Nickels, F. A. Bement,
E. V. Parsons.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....			\$62,802 60	\$66,806 60	\$68,626 66
Bonds, mortgages and securities..			24,699 50	34,225 50	41,939 00
Premiums paid on bonds.....			55 10	55 10	55 10
Overdrafts.....			1,110 63	161 35	
Banking house.....			3,674 00	3,674 00	3,674 00
Furniture and fixtures.....			1,222 00	1,227 83	1,227 48
Other real estate.....			400 00		
Due from other banks and bankers (not reserve cities).....					
Items in transit.....			49 30		
United States bonds.....					
Due from banks in reserve cities..			11,300 94	16,217 59	6,749 80
Exchanges for clearing house.....					
U. S. and National bank currency			2,678 00	4,296 00	7,611 00
Gold coin.....			1,580 00	335 00	650 00
Silver coin.....			956 80	959 30	905 85
Nickels and cents.....			9 41	146 53	62 91
Checks, cash items and internal revenue account.....			103 58	101 73	220 93
Totals.....			\$110,641 86	\$128,206 53	\$131,722 73
Liabilities.					
Capital stock paid in.....			\$15,140 00	\$18,480 00	\$24,900 00
Surplus fund.....				800 00	800 00
Undivided profits, less current ex- penses, interest and taxes paid			726 35	246 42	746 37
Dividends unpaid.....					
Commercial deposits subject to check.....			22,745 64	28,695 11	24,075 33
Commercial certificates of deposit..			29,447 42	32,160 54	24,773 36
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....			42,582 45	47,624 46	43,697 51
Savings certificates of deposit.....					7,730 16
Notes and bills rediscounted.....					5,000 00
Bills payable.....					
Totals.....			\$110,641 86	\$128,206 53	\$131,722 73

No. 29.

THE COMMERCIAL AND SAVINGS BANK OF SAINT CLAIR.

Organized October 16, 1886.

CHARLES C. JENKS, *President*; FRANKLIN MOORE, *Vice President*; RUSS S. JENKS, *Cashier*;
 GEORGE E. WOLVIN, *Assistant Cashier*.

DIRECTORS.—Charles C. Jenks, E. C. Recor, Wm. L. Jenks, Franklin Moore, Charles Beyschlag,
 J. George Zink, Henry Whiting.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$286,717 11	\$238,792 58	\$229,128 90	\$221,987 80	\$217,164 92
Bonds, mortgages and securities...	108,464 19	142,602 43	139,121 78	144,593 44	141,397 94
Premiums paid on bonds.....		164 50	164 50		
Overdrafts.....	92 70	88 85	16 50	12 38	67 42
Banking house.....	3,500 00	3,500 00	3,500 00	3,500 00	3,500 00
Furniture and fixtures.....		298 00	298 00		
Other real estate.....	3,750 00	3,750 00	3,625 00	3,625 00	3,625 00
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					630 07
United States bonds.....					
Due from banks in reserve cities..	57,499 38	44,293 99	36,645 59	42,548 68	59,277 93
Exchanges for clearing house.....					
U. S. and National bank currency	12,376 00	13,413 00	13,282 00	13,554 00	8,643 00
Gold coin.....	9,501 00	10,442 25	8,770 00	10,256 00	10,318 50
Silver coin.....	1,678 25	1,900 00	1,060 00	1,168 20	1,352 00
Nickels and cents.....	70 81	45 84	108 25	75 72	135 46
Checks, cash items and internal revenue account.....	301 86	207 28	215 09	278 95	272 73
Totals.....	\$483,951 30	\$459,498 72	\$435,935 61	\$441,600 17	\$446,384 97
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current ex- penses, interest and taxes paid	11,837 06	11,626 74	14,265 86	10,922 63	12,542 84
Dividends unpaid.....	60 00	50 00	50 00	180 00	60 00
Commercial deposits subject to check.....	70,278 99	75,312 13	67,990 01	77,632 23	69,727 42
Commercial certificates of deposit..	835 33	550 70	4,380 70	2,854 29	1,888 54
Due to banks and bankers.....					
Certified checks.....				50 00	25 00
Cashier's checks outstanding.....					
Savings deposits.....	310,578 41	282,472 19	261,254 49	262,366 90	275,950 97
Savings certificates of deposit.....	30,361 51	29,486 96	28,094 55	27,594 12	26,190 20
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$483,951 30	\$459,498 72	\$435,935 61	\$441,600 17	\$446,384 97

No. 39.

THE CLINTON COUNTY SAVINGS BANK, SAINT JOHNS.

Organized November 27, 1889.

ALBERT J. BALDWIN, *President*; GALUSHA PENNELL, *Vice President*; -
R. C. DEXTER, *Secretary and Treasurer*.

DIRECTORS.—Albert J. Baldwin, C. E. Ball, P. E. Walsworth, G. Pennell, C. C. Vaughan,
Jno. C. Hicks, O. P. De Witt, F. A. Percey, Eliza A. Hicks.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$58,642 49	\$52,291 26	\$53,586 06	\$55,791 43	\$64,526 06
Bonds, mortgages and securities..	331,679 37	336,302 38	334,333 98	335,138 98	326,803 98
Premiums paid on bonds.....	3,500 00				
Overdrafts.....					
Banking house.....					
Furniture and fixtures.....					
Other real estate.....	1,487 97	1,487 97	1,552 06		
Due from other banks and bankers (not reserve cities).....	29,272 49	19,317 03	5,538 79	5,233 98	11,520 36
Items in transit.....		200 00			
United States bonds.....					
Due from banks in reserve cities..	66,437 79	81,900 22	86,900 22	77,554 31	67,724 88
Exchanges for clearing house.....					
U. S. and National bank currency	8,506 00	17,156 00	10,235 00	10,920 00	9,160 00
Gold coin.....	14,500 00	13,820 00	13,820 00	14,000 00	14,000 00
Silver coin.....	165 00	141 85	21 25	50 00	55 80
Nickels and cents.....	64	1 40	66	75	1 53
Checks, cash items and internal revenue account.....	33				28 33
Totals.....	\$514,192 08	\$522,708 11	\$505,988 62	\$498,689 45	\$493,820 94
Liabilities.					
Capital stock paid in.....	\$28,000 00	\$28,000 00	\$28,000 00	\$28,000 00	\$28,000 00
Surplus fund.....	5,600 00	5,600 00	5,600 00	7,000 00	7,000 00
Undivided profits, less current ex- penses, interest and taxes paid	5,243 38	7,016 29	7,994 70	4,198 35	6,809 65
Dividends unpaid.....					
Commercial deposits subject to check.....					
Commercial certificates of deposit..					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	428,394 61	433,866 65	419,613 56	417,925 66	419,546 44
Savings certificates of deposit.....	46,954 09	48,225 17	44,780 36	41,565 44	32,464 85
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$514,192 08	\$522,708 11	\$505,988 62	\$498,689 45	\$493,820 94

No. 45.

THE STATE BANK OF SAINT JOHNS, SAINT JOHNS.

Organized August 19, 1885.

FRED A. TRAVIS, *President*; MARTIN WELLER, *Vice President*; J. W. FITZGERALD, *Cashier*;
A. J. S. JURY, *Assistant Cashier*.

DIRECTORS.—F. A. Travis, O. W. Munger, J. W. Fitzgerald, Otis Fuller, Martin Weller, F. L. Shiley,
H. B. Kneeland, Chas. B. Griffells.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$162,327 66	\$180,075 20	\$194,759 34	\$180,013 07	\$180,622 90
Bonds, mortgages and securities..	197,647 69	191,440 69	206,031 55	204,906 55	208,039 55
Premiums paid on bonds.....					
Overdrafts.....	7,987 17	961 81	2,796 80	820 94	1,889 46
Banking house.....	8,500 00	8,500 00	8,500 00	8,500 00	8,500 00
Furniture and fixtures.....	2,500 00	2,500 00	6,500 00	5,500 00	5,500 00
Other real estate.....	2,276 00	2,001 00	2,001 00	2,001 00	2,001 00
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	533 50	643 75			2,598 38
United States bonds.....					
Due from banks in reserve cities..	52,530 98	84,556 94	42,140 29	58,648 45	50,237 19
Exchanges for clearing house.....					
U. S. and National bank currency	14,055 00	16,526 00	21,560 00	13,880 00	11,028 00
Gold coin.....	6,880 00	6,915 00	6,165 00	7,055 00	7,235 00
Silver coin.....	4,415 00	3,254 00	2,713 00	2,336 00	2,677 00
Nickels and cents.....	159 10	111 14	188 89	183 73	221 89
Checks, cash items and internal revenue account.....	269 30	201 65	257 51	716 01	150 05
Totals.....	\$460,081 40	\$497,687 18	\$493,613 38	\$484,560 75	\$480,700 42
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,500 00	11,000 00	11,000 00	11,000 00	11,000 00
Undivided profits, less current ex- penses, interest and taxes paid	10,163 06	6,630 35	10,220 37	6,572 69	7,927 29
Dividends unpaid.....					
Commercial deposits subject to check.....	70,649 11	87,465 92	92,421 81	76,765 20	88,962 67
Commercial certificates of deposit..					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	185,778 54	199,116 11	199,955 59	203,639 28	202,269 53
Savings certificates of deposit.....	132,990 69	143,474 80	130,015 61	136,583 58	120,540 93
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$460,081 40	\$497,687 18	\$493,613 38	\$484,560 75	\$480,700 42

No. 31.

UNION BANKING COMPANY, SAINT JOSEPH.

Organized August 24, 1882.

A. W. WELLS, *President*; JAMES FORBES, *Vice President*; O. O. JORDAN, *Cashier*;
W. L. MORRISON, *Assistant Cashier*.DIRECTORS.—A. W. Wells, James Forbes, O. O. Jordan, Wm. Frick, J. O. Wells, A. J. Wallace,
L. C. Fyfe, A. D. Kent, W. H. Hull.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$201,430 83	\$193,669 21	\$192,492 31	\$195,516 45	\$230,150 12
Bonds, mortgages and securities..	62,185 00	50,758 50	52,758 50	60,755 00	87,467 50
Premiums paid on bonds.....					
Overdrafts.....	596 14	904 68	879 84	453 84	1,089 29
Banking house.....	4,900 00	4,900 00	4,900 00	4,900 00	4,900 00
Furniture and fixtures.....	1,208 68	1,162 38	1,162 38	1,162 38	1,186 38
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	157,210 61	117,594 16	98,237 31	128,070 99	303,317 51
Exchanges for clearing house.....	2,963 62	421 69	1,302 74	2,029 78	3,230 97
U. S. and National bank currency	39,267 00	32,084 00	29,301 00	36,330 00	29,479 00
Gold coin.....	5,115 00	5,070 00	5,020 00	7,337 50	5,450 00
Silver coin.....	1,297 05	1,117 25	1,219 45	3,645 50	4,853 80
Nickels and cents.....	433 09	290 47	203 37	387 37	498 15
Checks, cash items and internal revenue account.....	63 44	363 13	1,154 44	1,000 48	368 37
Totals.....	\$476,670 46	\$408,335 47	\$388,631 34	\$441,589 29	\$671,991 09
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits, less current ex- penses, interest and taxes paid	4,220 79	1,365 35	3,295 95	380 47	2,530 57
Dividends unpaid.....		660 00		970 00	
Commercial deposits subject to check.....	297,955 69	239,106 28	210,324 79	256,372 96	465,513 04
Commercial certificates of deposit..	6,560 56	5,466 56	3,322 82	2,826 87	2,729 87
Due to banks and bankers.....					
Certified checks.....			10 35	10 35	60 35
Cashier's checks outstanding.....	25 00			7 50	57 50
Savings deposits.....					
Savings certificates of deposit.....	97,908 42	91,737 28	101,677 43	111,021 14	131,099 76
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$476,670 46	\$408,335 47	\$388,631 34	\$441,589 29	\$671,991 09

No. 42.

THE COMMERCIAL SAVINGS BANK OF SAINT LOUIS, SAINT LOUIS.

Organized December 2, 1889.

L. SAVIERS, *President*; J. O. HILTON, *Vice President*; F. H. BERNARD, *Cashier*;
WILLIS G. WEST, *Assistant Cashier*.

DIRECTORS.—L. Saviers, J. O. Hilton, A. S. McIntyre, J. W. Bernard, C. C. Barton, N. White,
Carl S. Harrington, Fred C. Henry.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$163,143 73	\$148,127 81	\$147,450 42	\$156,268 63	\$161,444 37
Bonds, mortgages and securities...	63,492 00	67,122 00	71,660 64	89,155 82	88,603 85
Premiums paid on bonds.....	175 00	175 00	175 00	175 00	175 00
Overdrafts.....	226 83	500 76	280 19	223 57	448 63
Banking house.....	11,386 54	11,386 54	11,386 54	11,386 54	11,386 54
Furniture and fixtures.....	1,877 12	1,877 12	1,877 12	1,877 12	1,877 12
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	517 45	755 89			63 70
United States bonds.....					
Due from banks in reserve cities..	43,877 75	85,524 99	77,022 67	56,519 51	36,915 90
Exchanges for clearing house.....					
U. S. and National bank currency	25,011 00	14,023 00	13,961 00	13,639 00	7,696 00
Gold coin.....	8,415 00	3,255 00	5,065 00	4,975 00	6,440 00
Silver coin.....	2,004 00	2,107 00	2,011 00	1,811 00	1,464 00
Nickels and cents.....	490 57	499 28	599 39	675 56	512 00
Checks, cash items and internal revenue account.....	333 60	165 71	64 50	133 57	463 99
Totals.....	\$320,950 59	\$335,580 10	\$331,553 47	\$336,840 32	\$317,491 10
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	5,000 00	5,000 00	5,000 00	5,000 00	5,000 00
Undivided profits, less current ex- penses, interest and taxes paid	1,111 55	1,825 79	2,641 66	3,634 76	3,907 37
Dividends unpaid.....					
Commercial deposits subject to check.....	65,516 15	68,121 28	61,724 18	64,994 56	49,752 81
Commercial certificates of deposit	5 00	5 00	5 00	5 00	5 00
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	78,828 37	88,407 03	87,559 43	85,844 32	84,889 39
Savings certificates of deposit....	145,489 52	147,221 00	149,623 20	152,361 68	148,956 53
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$320,950 59	\$335,580 10	\$331,553 47	\$336,840 32	\$317,491 10

No. 197.

GRATIOT COUNTY STATE BANK OF SAINT LOUIS.

Organized July 1, 1897.

A. B. DARRAGH, *President*; H. J. TUGER, *Vice President*; B. A. CHURCH, *Cashier*;
F. M. THEDGAR, *Assistant Cashier*.

DIRECTORS.—A. B. Darragh, W. O. Watson, H. J. Tuger, D. E. Harrison, B. A. Church.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$115,689 06	\$89,515 63	\$98,709 56	\$99,659 69	\$110,764 59
Bonds, mortgages and securities..	29,185 00	42,927 00	52,523 00	54,009 00	52,429 00
Premiums paid on bonds.....		108 00	96 00	96 00	96 00
Overdrafts.....	1,480 56	245 41	18 93	191 88	67 82
Banking house.....					
Furniture and fixtures.....	1,000 00	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate.....	188 65	188 65	188 65	188 65	180 65
Due from other banks and bankers (not reserve cities).....	47 91				
Items in transit.....		843 64		14 89	3 00
United States bonds.....					
Due from banks in reserve cities..	5,635 25	31,860 02	21,198 26	21,387 13	12,977 37
Exchanges for clearing house.....					
U. S. and National bank currency	10,301 00	8,441 00	10,228 00	8,049 00	4,583 00
Gold coin.....	6,550 00	9,105 00	11,332 25	8,712 25	4,867 25
Silver coin.....	2,985 00	2,685 00	1,823 00	2,172 00	1,129 00
Nickels and cents.....	109 08	278 02	271 59	103 01	184 73
Checks, cash items and internal revenue account.....	43 38	215 66	166 50	9 92	
Totals.....	\$173,214 89	\$187,413 03	\$197,555 74	\$195,593 42	\$188,282 41
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	5,000 00	5,000 00	5,000 00	5,000 00	5,000 00
Undivided profits, less current ex- penses, interest and taxes paid	1,969 77	465 00	2,674 58	1,892 21	2,559 57
Dividends unpaid.....					
Commercial deposits subject to check.....	39,080 23	51,535 57	45,617 93	47,490 57	34,895 91
Commercial certificates of deposit..					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	51,562 02	53,257 90	65,772 81	63,069 06	63,302 58
Savings certificates of deposit.....	50,602 87	52,154 56	53,490 42	53,141 58	53,454 01
Notes and bills rediscounted.....					
Bills payable.....					4,070 34
Totals.....	\$173,214 89	\$187,413 03	\$197,555 74	\$195,593 42	\$188,282 41

No. 265.

THE CITIZENS' BANK OF SALINE, SALINE.

Organized October 27, 1902.

W. H. DAVENPORT, *President*; G. L. HOYT, G. C. TOWNSEND, *Vice Presidents*;
B. P. DAVENPORT, *Cashier*.DIRECTORS.—W. H. Davenport, B. P. Davenport, E. A. Hauser, G. L. Hoyt, J. W. Hull,
G. C. Townsend, John Gordon.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$167,111 62	\$192,963 22	\$179,111 38	\$147,105 10	\$151,032 23
Bonds, mortgages and securities...	99,763 39	96,803 40	100,843 40	99,743 40	105,143 40
Premiums paid on bonds.....					
Overdrafts.....				3 00	1 25
Banking house.....					
Furniture and fixtures.....	1,800 00	1,800 00	1,800 00	1,800 00	1,800 00
Other real estate.....	1,052 97	1,038 85	1,038 85	1,038 85	1,007 40
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	1,425 00	963 00			
United States bonds.....					
Due from banks in reserve cities..	70,893 21	76,514 09	99,111 22	99,324 95	92,567 81
Exchanges for clearing house.....					
U. S. and National bank currency	16,239 00	9,613 00	11,721 00	11,932 00	11,551 00
Gold coin.....	8,820 00	9,590 00	9,820 00	9,895 00	9,945 00
Silver coin.....	1,449 10	1,287 95	1,225 20	1,348 10	1,565 60
Nickels and cents.....	56 21	61 32	93 04	77 45	98 27
Checks, cash items and internal revenue account.....		5 00			
Totals.....	\$368,610 50	\$392,637 83	\$404,764 09	\$372,267 85	\$374,711 96
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	7,000 00	7,500 00	7,500 00	7,500 00	7,500 00
Undivided profits, less current ex- penses, interest and taxes paid	12,649 87	11,256 97	11,733 76	11,087 35	12,276 19
Dividends unpaid.....		10 00		175 00	
Commercial deposits subject to check.....	94,469 84	115,902 47	106,116 01	85,288 02	78,380 91
Commercial certificates of deposit					
Due to banks and bankers.....			14,510 10		
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....			24,728 46	40,256 38	49,060 32
Savings certificates of deposit....	229,490 79	232,968 39	215,175 76	202,963 10	202,524 54
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$368,610 50	\$392,637 83	\$404,764 09	\$372,267 85	\$374,711 96

STATE BANKING DEPARTMENT.

No. 395.

THE SALINE SAVINGS BANK, SALINE.

Organized February 29, 1908.

CHAS. BURKHART, *President*; DANIEL NISSLY, ARTHUR A. WOOD, *Vice Presidents*;
G. A. LEHMAN, *Cashier*; W. T. BRADFORD, *Auditor*.

DIRECTORS.—Chas. Burkhardt, Daniel Nissly, Arthur A. Wood, Geo. J. Feldkamp, Webb E. DePuy,
Gottlob Hertler, Frank Rose, Gottlieb C. Mann, Julius H. Feldkamp.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....				\$18,349 15	\$23,590 06
Bonds, mortgages and securities..				1,000 00	13,200 00
Premiums paid on bonds.....					
Overdrafts.....				08	46 35
Banking house.....				4,771 88	4,794 48
Furniture and fixtures.....				1,233 24	1,239 24
Expenses, interest and taxes paid..				544 86	486 11
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....				817 46	1,425 00
United States bonds.....					
Due from banks in reserve cities..				9,822 89	11,993 20
Exchanges for clearing house.....				6 00	
U. S. and National bank currency				4,896 00	3,432 00
Gold coin.....				60 00	647 50
Silver coin.....				556 00	717 00
Nickels and cents.....				139 35	101 29
Checks, cash items and internal revenue account.....				5 00	20 00
Totals.....				\$42,202 51	\$61,692 83
Liabilities.					
Capital stock paid in.....				\$19,560 00	\$23,820 00
Surplus fund.....					
Undivided profits, less current ex- penses, interest and taxes paid					
Dividends unpaid.....					
Commercial deposits subject to check.....				12,969 51	21,248 07
Commercial certificates of deposit..					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....				4,181 65	8,406 91
Savings certificates of deposit.....				5,491 35	8,217 85
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....				\$42,202 51	\$61,692 83

No. 231.

STATE BANK OF SANDUSKY, SANDUSKY.

Organized May 23, 1901.

C. J. OLESON, *President*; W. MAHON, *Vice President*; J. H. HANDS, *Cashier*.

DIRECTORS.—C. J. Oleson, W. Mahon, Hugh Woolman, E. Proctor, W. A. Williams, James McCaren, K. H. McKenzie, J. H. Hands.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$81,924 08	\$87,805 57	\$108,800 66	\$115,538 21	\$121,977 21
Bonds, mortgages and securities...	17,645 00	17,910 00	17,261 08	15,841 12	13,199 12
Premiums paid on bonds.....					
Overdrafts.....	711 31	1,245 06	1,315 06	922 90	595 49
Banking house.....	3,000 00	3,000 00	3,000 00	3,000 00	3,000 00
Furniture and fixtures.....	1,615 50	1,615 50	1,615 50	1,615 50	1,615 50
Other real estate.....	3,449 06	3,449 06	3,449 06	3,449 06	3,449 06
Due from other banks and bankers (not reserve cities).....				406 02	05
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	17,807 55	13,547 58	12,567 83	10,210 45	14,842 69
Exchanges for clearing house.....	462 00				
U. S. and National bank currency	6,067 00	6,845 00	5,143 00	6,025 00	5,203 00
Gold coin.....	1,450 00	4,940 00	5,950 00	6,130 00	6,670 00
Silver coin.....	259 00	533 40	580 55	1,311 90	596 05
Nickels and cents.....	52 82	8 66	36 51	32 31	56 12
Checks, cash items and internal revenue account.....		569 16	639 15	81 33	613 54
Totals.....	\$134,443 32	\$141,468 99	\$160,358 40	\$164,563 80	\$171,817 83
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	4,000 00	4,000 00	4,000 00	4,000 00	4,000 00
Undivided profits, less current ex- penses, interest and taxes paid	1,678 31	1,045 30	2,415 27	2,806 99	3,231 75
Dividends unpaid.....					
Commercial deposits subject to check.....	26,306 05	25,585 68	32,022 90	29,274 53	27,190 06
Commercial certificates of deposit	14,938 53	10,781 23	10,681 23	10,618 23	6,176 52
Due to banks and bankers.....			79 79		2,000 00
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	7,794 89	9,502 35	8,457 50	12,584 69	14,080 48
Savings certificates of deposit....	59,725 54	70,554 43	82,701 71	80,277 36	90,139 02
Notes and bills rediscounted.....					
Bills payable.....				5,000 00	5,000 00
Totals.....	\$134,443 32	\$141,468 99	\$160,358 40	\$164,563 80	\$171,817 83

No. 200.

TRUMAN MOSS STATE BANK, SANDUSKY.

Organized October 21, 1897.

J. H. MILLS, *President*; M. M. ANKETELL, *Vice President*; THOS. J. ANKETELL, *Cashier*;
CHAS. W. SNOWDEN, *Assistant Cashier*.

DIRECTORS.—J. H. Mills, M. M. Anketell, Thomas J. Anketell, John O'Connor, Jeremiah O'Connor.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$141,559 24	\$119,698 28	\$106,203 77	\$103,644 91	\$94,234 01
Bonds, mortgages and securities...	10,337 62	9,555 00	7,264 20	8,743 09	9,045 40
Premiums paid on bonds.....					
Overdrafts.....	3,463 08	1,382 55	2,282 38	563 13	584 42
Banking house.....	1,575 00	1,575 00	1,575 00	1,575 00	1,575 00
Furniture and fixtures.....	700 00	700 00	700 00	700 00	700 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....			79 79	56 36	
Items in transit.....	2,309 43	1,941 32	1,642 06	2,313 79	1,676 05
United States bonds.....					
Due from banks in reserve cities..	9,838 65	10,088 62	7,832 43	5,704 46	10,012 19
Exchanges for clearing house.....					
U. S. and National bank currency	3,680 00	394 00	2,003 00	1,439 00	2,571 00
Gold coin.....	4,290 00	4,195 00	4,005 00	4,135 00	4,355 00
Silver coin.....	3,017 15	3,052 80	1,692 85	811 90	894 00
Nickels and cents.....	89 24	83 80	126 27	125 37	103 28
Checks, cash items and internal revenue account.....	2,889 08	133 12	110 00	17 10	33 00
Totals.....	\$183,748 49	\$152,799 49	\$135,516 75	\$129,828 11	\$125,783 35
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current ex- penses, interest and taxes paid	6,680 40	4,202 82	1,835 64	2,043 87	1,803 92
Dividends unpaid.....					
Commercial deposits subject to check.....	54,754 70	37,947 50	28,336 42	28,050 21	23,085 99
Commercial certificates of deposit	52,839 40	55,309 19	64,157 48	60,233 53	60,470 43
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....					
Savings certificates of deposit....	39,473 99	25,339 98	11,187 21	9,500 50	10,453 01
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$183,748 49	\$152,799 49	\$135,516 75	\$129,828 11	\$125,783 35

No. 225.

SARANAC STATE BANK, SARANAC.

Organized October 16, 1900.

STEPHEN M. CRAWFORD, *President*; LEWIS C. DAVID, *Vice President*; WM. H. HUNT, *Cashier*.

DIRECTORS.—S. M. Crawford, J. J. Granger, Geo. Liverton, L. C. David, H. N. Lee, Aaron L. Fleming, Chas. E. Huhn.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$95,732 34	\$91,267 79	\$98,951 97	\$100,340 89	\$95,743 10
Bonds, mortgages and securities...	96,503 85	98,127 01	91,631 51	93,081 51	96,186 51
Premiums paid on bonds.....					
Overdrafts.....		131 92	41 45	258 21	837 59
Banking house.....	1,500 00	1,500 00	1,500 00	1,500 00	1,500 00
Furniture and fixtures.....	1,000 00	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	22,496 40	28,430 29	24,161 11	26,201 31	32,701 18
Exchanges for clearing house.....					
U. S. and National bank currency	15,861 00	16,398 00	9,145 00	9,136 00	6,395 00
Gold coin.....	3,000 00	5,000 00	5,000 00	5,000 00	5,000 00
Silver coin.....	1,361 65	1,622 80	1,941 70	2,196 45	1,376 55
Nickels and cents.....	114 18	123 71	142 65	153 57	126 57
Checks, cash items and internal revenue account.....	810 60	361 37	37 17	195 41	5,579 55
Totals.....	\$238,410 02	\$243,962 89	\$233,552 56	\$239,063 35	\$246,446 05
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	5,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current ex- penses, interest and taxes paid	5,081 32	1,938 94	3,236 72	2,131 97	2,413 28
Dividends unpaid.....				200 00	
Commercial deposits subject to check.....	34,888 35	37,321 75	29,919 79	40,579 87	44,971 86
Commercial certificates of deposit..					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....					
Savings certificates of deposit.....	173,440 35	174,702 20	170,396 05	166,151 51	169,060 91
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$238,410 02	\$243,962 89	\$233,552 56	\$239,063 35	\$246,446 05

No. 350.

THE FRUIT GROWERS' STATE BANK OF SAUGATUCK, MICH.

Organized September 3, 1906.

A. B. TAYLOR, *President*; D. M. GERBER, *Vice President*; W. R. TAKKEN, *Cashier*;
A. B. TAYLOR, JR., *Assistant Cashier*.

DIRECTORS.—A. B. Taylor, W. R. Takken, Fred Wade, D. M. Gerber, E. E. Weed.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$101,792 14	\$93,779 71	\$91,010 47	\$96,362 12	\$126,777 75
Bonds, mortgages and securities...	87,252 70	89,727 70	88,000 00	93,825 00	94,350 00
Premiums paid on bonds.....					
Overdrafts.....	282 64	100 59	4 27	81 35	63 45
Banking house.....	3,000 00	3,000 00	3,000 00	3,000 00	3,000 00
Furniture and fixtures.....	2,750 00	2,750 00	2,750 00	2,750 00	2,823 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	15,489 58	15,445 20	23,470 67	19,039 61	26,795 94
Exchanges for clearing house.....	1,013 03	30 47	243 77	507 55	254 33
U. S. and National bank currency	2,913 00	4,305 00	4,913 00	6,277 00	6,587 00
Gold coin.....	4,000 00	4,200 00	3,070 00	3,850 00	4,695 00
Silver coin.....	1,151 80	1,318 00	1,954 50	2,057 00	2,079 75
Nickels and cents.....	87 67	120 82	242 86	39 03	139 21
Checks, cash items and internal revenue account.....			36 00		
Totals.....	\$219,732 56	\$214,777 49	\$218,695 54	\$227,788 66	\$267,565 43
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....		1,000 00	1,000 00	1,000 00	1,000 00
Undivided profits, less current ex- penses, interest and taxes paid	4,330 97	861 68	765 71	733 29	3,901 69
Dividends unpaid.....		64 00			
Commercial deposits subject to check.....	31,572 90	29,806 18	37,404 01	45,519 82	57,927 33
Commercial certificates of deposit					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	75,785 03	72,265 64	70,075 13	77,982 03	91,696 94
Savings certificates of deposit....	78,043 66	75,779 99	70,450 69	77,553 52	88,039 47
Notes and bills rediscounted.....		10,000 00	9,000 00		
Bills payable.....	5,000 00		5,000 00		
Totals.....	\$219,732 56	\$214,777 49	\$218,695 54	\$227,788 66	\$267,565 43

No. 269.

CENTRAL SAVINGS BANK, SAULT STE. MARIE.

Organized November 25, 1902.

JAS. L. LIPSETT, *President*; C. E. AINSWORTH, *Vice President*; A. WESLEY CLARKE, *Cashier*; HARRY W. EVERETT, *Assistant Cashier*.

DIRECTORS.—Jas. L. Lipsett, C. E. Ainsworth, M. N. Hunt, J. V. Moran, Jay W. Sutton, Wm. M. Everett, R. G. Ferguson.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$252,492 44	\$210,188 60	\$209,211 45	\$205,494 75	\$202,293 04
Bonds, mortgages and securities...	40,399 67	47,874 20	50,947 71	51,330 79	52,438 99
Premiums paid on bonds.....					
Overdrafts.....	743 80	1,003 62	2,283 37	200 47	61 22
Banking house.....					
Furniture and fixtures.....	8,170 07	8,170 07	8,170 07	8,170 07	8,170 07
Other real estate.....	170 00				568 10
Due from other banks and bankers (not reserve cities).....	4,129 53	3,269 94	526 16	836 41	1,532 90
Items in transit.....	2,625 70	889 50	1,105 42	1,254 83	1,149 89
United States bonds.....					
Due from banks in reserve cities..	19,622 53	33,282 18	17,477 58	35,280 60	42,566 17
Exchanges for clearing house.....	3,372 40	1,285 52	1,621 31	1,432 35	672 67
U. S. and National bank currency	22,950 00	22,338 00	19,401 25	25,066 75	26,904 50
Gold coin.....	555 00	665 00	820 00	870 00	755 00
Silver coin.....	1,265 55	2,076 25	2,607 90	2,585 00	2,099 90
Nickels and cents.....	204 90	170 43	364 39	273 40	292 77
Checks, cash items and internal revenue account.....			2 05		
Totals.....	\$356,701 64	\$331,213 31	\$314,538 66	\$332,775 42	\$339,505 22
Liabilities.					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	5,000 00	5,000 00	5,000 00	5,000 00	5,000 00
Undivided profits, less current ex- penses, interest and taxes paid	9,578 11	1,371 23	4,226 72	4,685 73	5,845 59
Dividends unpaid.....					
Commercial deposits subject to check.....	129,981 87	128,759 51	120,808 74	135,861 40	137,393 08
Commercial certificates of deposit..	20,696 95	19,851 90	19,598 54	20,308 78	19,753 43
Due to banks and bankers.....					
Certified checks.....	84 58	12 58	1,544 87	200 00	1,708 35
Cashier's checks outstanding.....	49 41				
Savings deposits.....	91,310 72	76,218 09	63,359 79	66,719 51	69,804 77
Savings certificates of deposit.....					
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$356,701 64	\$331,213 31	\$314,538 66	\$332,775 42	\$339,505 22

No. 54.

SAULT SAVINGS BANK, SAULT STE. MARIE.

Organized November 20, 1886.

GEORGE KEMP, *President*; M. J. WEAVER, M. J. MAGEE, *Vice Presidents*; E. L. STANLEY, *Cashier*;
D. E. VAN DUSEN, *Assistant Cashier*.

DIRECTORS.—George Kemp, C. E. Ainsworth, W. L. Murdock, J. H. Steere, Wm. Chandler,
M. J. Weaver, M. J. Magee, Henry Hickler, Albert L. Ferguson, N. L. Field.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$564,609 57	\$455,924 50	\$407,962 95	\$385,360 56	\$370,531 12
Bonds, mortgages and securities..	231,598 46	223,349 34	217,137 58	209,175 86	216,471 67
Premiums paid on bonds.....					
Overdrafts.....	2,762 81	1,412 74	849 71	1,032 06	1,153 64
Banking house.....	35,000 00	35,000 00	35,000 00	35,000 00	35,000 00
Furniture and fixtures.....	1,520 00	1,580 00	2,341 00	2,341 00	2,341 00
Other real estate.....	818 49	861 14	21,775 71	22,775 71	22,775 71
Due from other banks and bankers (not reserve cities)	104 05		3,624 22	5,277 40	146 53
Items in transit.....	151 71	345 38	6,127 62	5,316 87	5,059 66
United States bonds.....					
Due from banks in reserve cities..	81,194 97	74,033 46	71,095 20	54,457 41	37,651 85
Exchanges for clearing house.....	2,553 33	2,520 75	2,122 82	3,536 96	3,306 03
U. S. and National bank currency	32,279 00	35,487 00	34,872 00	35,670 00	27,857 00
Gold coin.....	3,210 00	4,355 00	4,637 50	4,412 50	4,462 50
Silver coin.....	3,475 55	2,686 90	2,505 95	1,765 25	2,081 70
Nickels and cents.....	262 26	286 95	137 97	202 93	13 99
Checks, cash items and internal revenue account.....	132 98	84 39	31 50	40 00	65 00
Totals.....	\$959,673 18	\$842,927 55	\$810,221 73	\$766,364 51	\$728,917 40
Liabilities.					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	35,000 00	35,000 00	35,000 00	35,000 00	35,000 00
Undivided profits, less current ex- penses, interest and taxes paid	4,531 56	2,194 95	6,956 44	4,487 36	7,457 54
Dividends unpaid.....					
Commercial deposits subject to check.....	276,482 78	231,502 18	262,388 32	292,410 47	223,348 13
Commercial certificates of deposit	60,574 65	62,851 02	39,536 10	31,995 93	33,159 81
Due to banks and bankers.....	2,794 45	1,762 67	2,007 37		9,028 64
Certified checks.....	2,282 80	1,774 33	882 08	3,716 93	853 03
Cashier's checks outstanding.....	5,301 36	5,032 55	51 36	1 36	190 00
Savings deposits.....	407,705 58	352,809 85	310,900 06	298,752 46	294,880 25
Savings certificates of deposit.....					
Notes and bills rediscounted.....				7,500 00	
Bills payable.....	65,000 00	50,000 00	45,000 00		25,000 00
Totals.....	\$959,673 18	\$842,927 55	\$810,221 73	\$766,364 51	\$728,917 40

No. 407.

*THE KALAMAZOO COUNTY STATE BANK, SCHOOLCRAFT.

Organized August 17, 1908.

CHAS. C. DUNCAN, *President*; C. E. STUART, *Cashier*; M. H. STUART *Assistant Cashier*.

DIRECTORS.—Chas. C. Duncan, Chas. E. Stuart, James McVean, Leon L. Fellows, Maynard H. Stuart, Joseph W. Briggs, George D. Cobb.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....					
Bonds, mortgages and securities...					
Premiums paid on bonds.....					
Overdrafts.....					
Banking house.....					
Furniture and fixtures.....					
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..					
Exchanges for clearing house.....					
U. S. and National bank currency					
Gold coin.....					
Silver coin.....					
Nickels and cents.....					
Checks, cash items and internal revenue account.....					
Totals.....					
Liabilities.					
Capital stock paid in.....					
Surplus fund.....					
Undivided profits, less current ex- penses, interest and taxes paid					
Dividends unpaid.....					
Commercial deposits subject to check.....					
Commercial certificates of deposit					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....					
Savings certificates of deposit....					
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....					

* Commenced business Oct. 1, 1908.

No. 204.

STATE SAVINGS BANK OF SCOTTVILLE, SCOTTVILLE.

Organized July 29, 1898.

C. W. McPHAIL, *President*; F. J. READER, *Vice President*; E. L. COLE, *Cashier*;
A. R. SIEGEL, *Assistant Cashier*.

DIRECTORS.—C. W. McPhail, C. A. McPhail, F. J. Reader, W. S. Richardson, E. L. Cole, Kathryn Cole.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$69,540 84	\$68,540 20	\$71,079 55	\$74,057 36	\$73,977 59
Bonds, mortgages and securities...	48,365 43	52,840 57	69,455 17	73,982 82	79,901 14
Premiums paid on bonds.....					
Overdrafts.....	577 86	10 69	238 59	356 27	560 31
Banking house.....	5,000 00	5,000 00	5,000 00	5,000 00	5,000 00
Furniture and fixtures.....	1,800 00	1,800 00	1,800 00	1,800 00	1,800 00
Other real estate.....	750 00	795 00	795 00	795 00	795 00
Due from other banks and bankers (not reserve cities).....	3,549 69	1,420 80	2,154 17	537 07	1,620 32
Items in transit.....	285 45	1,118 78	1,000 00		1,193 44
United States bonds.....					
Due from banks in reserve cities	8,413 06	33,199 76	9,192 89	1,202 93	8,755 05
Exchanges for clearing house.....					
U. S. and National bank currency	17,365 00	4,095 00	5,041 00	7,539 00	5,806 00
Gold coin.....	577 50	852 50	1,522 00	2,002 50	2,477 50
Silver coin.....	1,275 00	970 00	1,186 00	1,113 50	1,122 85
Nickels and cents.....	166 06	59 18	178 70	141 04	2 20
Checks, cash items and internal revenue account.....	125 18	108 79	568 68	154 94	870 70
Totals.....	\$157,791 07	\$170,811 27	\$169,211 75	\$168,682 43	\$183,882 10
Liabilities.					
Capital stock paid in.....	\$15,500 00	\$15,500 00	\$15,500 00	\$25,000 00	\$25,000 00
Surplus fund.....	11,500 00	13,000 00	13,000 00	5,000 00	5,000 00
Undivided profits, less current ex- penses, interest and taxes paid	6,421 87	557 06	2,662 35	105 36	778 62
Dividends unpaid.....		333 00			
Commercial deposits subject to check.....	39,226 11	56,212 84	46,200 84	44,544 32	44,712 98
Commercial certificates of deposit					
Due to banks and bankers.....	47 20	36 99	1,121 48	2,374 20	199 84
Certified checks.....					
Cashier's checks outstanding....	50 00		1,365 00	30 00	
Savings deposits.....	58,342 65	55,580 77	61,576 42	62,762 21	63,138 55
Savings certificates of deposit....	26,703 24	29,590 61	27,785 66	25,966 34	31,052 11
Notes and bills rediscounted.....					
Bills payable.....				3,000 00	14,000 00
Totals.....	\$157,791 07	\$170,811 27	\$169,211 75	\$168,682 43	\$183,882 10

No. 251.

THE SEBEWAING STATE BANK, SEBEWAING.

Organized January 9, 1902.

FRANK W. HUBBARD, *President*; WM. T. BOPE, *Vice President*; J. T. HADWIN, *Cashier*.

DIRECTORS.—Frank W. Hubbard, Wm. T. Bope, John Ryan, Margaret M. Hadwin, J. T. Hadwin.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$31,025 07	\$35,351 52	\$38,867 81	\$42,449 11	\$36,349 65
Bonds, mortgages and securities...	72,927 73	85,749 55	91,002 08	90,434 47	97,946 27
Premiums paid on bonds.....					
Overdrafts.....	1,143 61	1,048 44	731 70	673 68	810 20
Banking house.....	4,000 00	4,000 00	4,000 00	4,000 00	4,000 00
Furniture and fixtures.....	1,375 00	1,375 00	1,375 00	1,375 00	1,375 00
Other real estate.....	412 83	418 55	418 55	418 55	388 55
Due from other banks and bankers (not reserve cities).....	5,678 80	1,942 40		1,862 22	1,167 37
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	5,873 80	16,135 80	8,429 44	4,000 38	8,333 63
Exchanges for clearing house.....	857 08				
U. S. and National bank currency	5,984 00	5,801 00	4,235 00	2,173 00	10,902 00
Gold coin.....	667 50	2,362 50	4,375 00	2,262 50	2,125 00
Silver coin.....	713 25	487 50	556 45	285 25	287 75
Nickels and cents.....	25 16	64 38	126 30	132 14	125 34
Checks, cash items and internal revenue account.....	320 50	565 72	365 72	650 14	1,328 72
Totals.....	\$131,003 93	\$155,302 36	\$154,493 05	\$150,716 44	\$165,139 48
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	2,700 00	3,000 00	3,000 00	3,000 00	3,000 00
Undivided profits, less current ex- penses, interest and taxes paid	1,616 72	524 44	1,717 68	2,209 23	2,156 15
Dividends unpaid.....					
Commercial deposits subject to check.....	23,334 62	34,646 44	24,855 86	19,597 16	24,932 70
Commercial certificates of deposit					
Due to banks and bankers.....	42 22	45 62	151 25	134 73	67 05
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	1,907 54	2,193 88	3,727 95	4,284 75	5,025 21
Savings certificates of deposit....	81,402 83	94,891 98	101,030 31	101,490 57	109,958 37
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$131,003 93	\$155,302 36	\$154,493 05	\$150,716 44	\$165,139 48

No. 398.

*CENTRAL STATE SAVINGS BANK, SHEPHERD.

Organized May 2, 1908.

J. L. UPTON, *First Vice President*; J. H. STRUBLE, *Second Vice President*; WM. ANDERSON, *Cashier*;
A. J. FAUNCE, *Assistant Cashier*.

DIRECTORS.—J. L. Upton, J. H. Struble, A. G. Struble, M. B. Axtell, L. E. Wenzel, W. L. Faunce,
Jacob Kratz, A. R. Cole.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....				\$8,484 34	\$21,891 95
Bonds, mortgages and securities.....				4,600 00	4,800 00
Premiums paid on bonds.....					
Overdrafts.....					129 69
Banking house.....				2,860 93	2,939 47
Furniture and fixtures.....				1,748 04	2,274 97
Other real estate.....					
Due from other banks and bankers (not reserve cities).....				9,265 47	6,185 67
Items in transit.....					1,000 00
United States bonds.....					
Due from banks in reserve cities.....				7,920 20	9,628 09
Exchanges for clearing house.....				76 69	
U. S. and National bank currency.....				3,680 00	2,678 00
Gold coin.....				90 00	350 00
Silver coin.....				588 10	195 30
Nickels and cents.....				53 76	56 21
Checks, cash items and internal revenue account.....					254 55
Totals.....				\$39,367 53	\$52,383 90
Liabilities.					
Capital stock paid in.....				\$13,900 00	\$16,850 00
Surplus fund.....					
Undivided profits, less current ex- penses, interest and taxes paid.....				36 15	270 28
Dividends unpaid.....					
Commercial deposits subject to check.....				17,207 99	19,693 41
Commercial certificates of deposit.....					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....				281 80	569 58
Savings certificates of deposit.....				7,941 59	15,000 63
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....				\$39,367 53	\$52,383 90

* Commenced business June 1, 1908.

No. 175.

COMMERCIAL STATE BANK OF SHEPHERD, SHEPHERD.

Organized December 27, 1894.

I. N. SHEPHERD, *President*; O. H. ADAMS, *Vice President*; W. E. ADAMS, *Cashier*;
W. I. N. SHEPHERD, *Assistant Cashier*.

DIRECTORS.—I. N. Shepherd, C. H. Estee, H. D. Bent, Maggie H. White, Oliver H. Adams,
N. W. Struble, W. E. Adams, W. L. Dibble, W. I. N. Shepherd.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$91,438 96	\$86,413 70	\$90,959 80	\$84,184 62	\$76,628 20
Bonds, mortgages and securities...	43,611 48	44,861 48	44,785 00	40,485 00	44,435 00
Premiums paid on bonds.....					
Overdrafts.....	238 16	47 48	163 12	132 47	43 34
Banking house.....					
Furniture and fixtures.....	1,000 00	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	1,373 65	290 08	592 15	280 40	2,170 13
United States bonds.....					
Due from banks in reserve cities..	21,083 80	47,707 08	30,622 09	16,940 01	19,301 21
Exchanges for clearing house.....		292 76	265 24		810 64
U. S. and National bank currency	3,855 00	2,660 00	7,342 00	9,235 00	6,322 00
Gold coin.....	5,080 00	7,020 00	7,110 00	7,180 00	7,170 00
Silver coin.....	3,318 65	2,481 25	1,690 55	1,736 15	1,710 55
Nickels and cents.....	79 09	65 25	209 31	247 83	269 50
Checks, cash items and internal revenue account.....	2,980 12			25 02	
Totals.....	\$174,058 91	\$192,809 08	\$184,739 26	\$161,446 50	\$159,860 57
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	7,500 00	7,500 00	7,500 00	7,500 00	7,500 00
Undivided profits, less current ex- penses, interest and taxes paid	1,505 65	725 07	1,858 94	440 12	168 56
Dividends unpaid.....					
Commercial deposits subject to check.....	32,662 61	45,755 87	40,482 77	28,680 33	30,171 91
Commercial certificates of deposit..	112,370 66	118,828 14	114,897 55	104,708 53	101,995 10
Due to banks and bankers.....	19 99			117 52	25 00
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....					
Savings certificates of deposit.....					
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$174,058 91	\$192,809 08	\$184,739 26	\$161,446 50	\$159,860 57

No. 327.

SOUTH GRAND RAPIDS STATE BANK, SOUTH GRAND RAPIDS.

Organized November 20, 1905.

WILMARTH T. SHAFER, *President*; WILLIAM H. RICHARDSON, *Vice President*; BENJ. C. PORTER, *Cashier*.

DIRECTORS.—George Wykes, Roger I. Wykes, Wilmarth T. Shafer, Benjamin C. Porter, George H. Kirtland, Wm. H. Anderson, William H. Richardson, John Carveth, James S. Toland.

Resources.	Report of Dec. 3, '07.	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$24,095 85	\$22,004 12	\$20,826 46	\$25,601 57	\$34,575 38
Bonds, mortgages and securities...	124,299 32	122,721 49	118,646 74	124,689 91	132,119 14
Premiums paid on bonds.....					
Overdrafts.....	272 78	549 23	285 14	375 06	450 67
Banking house.....					
Furniture and fixtures.....	3,521 02	3,521 02	3,000 00	3,000 00	3,000 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....			400 00	2,962 00	381 12
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	6,452 51	8,271 08	20,264 44	13,150 48	15,340 01
Exchanges for clearing house.....					
U. S. and National bank currency	7,053 00	8,498 00	5,226 00	7,013 00	6,548 00
Gold coin.....	6,525 00	9,295 00	5,890 00	9,675 00	10,325 00
Silver coin.....	899 85	730 95	1,329 70	886 70	706 30
Nickels and cents.....	163 17	193 04	229 99	230 75	171 22
Checks, cash items and internal revenue account.....	983 50	762 32	1,030 94	3,057 04	1,551 03
Totals.....	\$174,266 00	\$176,546 25	\$177,129 41	\$190,641 51	\$205,167 87
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....					
Undivided profits, less current ex- penses, interest and taxes paid	393 66	931 87	1,514 94	1,525 44	2,277 22
Dividends unpaid.....					
Commercial deposits subject to check.....	25,612 01	24,005 38	24,076 70	30,357 01	36,236 22
Commercial certificates of deposit..					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	54,557 98	53,838 45	48,564 99	51,809 45	55,324 31
Savings certificates of deposit.....	68,702 35	72,770 55	77,972 78	82,149 61	86,330 12
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$174,266 00	\$176,546 25	\$177,129 41	\$190,641 51	\$205,167 87

No. 148.

THE CITIZENS' STATE BANK OF SOUTH HAVEN, SOUTH HAVEN.

Organized December 28, 1892.

W. S. BRADLEY, *President*; R. T. PIERCE, *Vice President*; L. E. PARSONS, *Cashier*;
R. J. MADILL, *Assistant Cashier*.

DIRECTORS.—W. S. Bradley, J. C. Merson, R. T. Pierce, O. M. Vaughan, S. M. Trobridge, L. F. Otis,
J. K. Barden, C. W. Williams, L. A. Spencer, T. A. Bixby, L. E. Parsons.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$258,578 89	\$224,147 35	\$229,337 56	\$240,853 97	\$199,569 12
Bonds, mortgages and securities...	96,326 99	93,916 99	93,991 99	94,172 73	97,422 73
Premiums paid on bonds.....	602 08	802 08	470 59	470 59	470 59
Overdrafts.....	1,527 48	1,223 83	1,678 79	701 12	1,011 65
Banking house.....					
Furniture and fixtures.....	2,000 00	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate.....					3,000 00
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	3,177 38	4,215 96	5,000 00	525 54	1,943 24
United States bonds.....					
Due from banks in reserve cities..	41,829 38	43,377 49	28,866 28	33,138 88	117,745 91
Exchanges for clearing house.....					
U. S. and National bank currency	12,554 00	11,280 00	17,437 00	16,258 00	14,554 00
Gold coin.....	10,600 00	10,050 00	9,075 00	9,295 00	8,617 50
Silver coin.....	5,629 10	4,281 10	2,490 60	2,994 40	6,976 10
Nickels and cents.....	115 23	257 34	43 35	125 23	85 33
Checks, cash items and internal revenue account.....	1,948 53	3,026 29	4,392 76	5,700 09	2,404 56
Totals.....	\$434,889 06	\$398,378 45	\$394,783 92	\$411,235 55	\$455,800 73
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current ex- penses, interest and taxes paid	31,522 90	30,491 77	33,581 52	31,968 89	29,001 61
Dividends unpaid.....				2,000 00	
Commercial deposits subject to check.....	103,074 46	94,442 04	85,766 45	96,541 92	136,517 13
Commercial certificates of deposit	35,894 72	26,575 54	20,007 06	15,596 71	6,792 19
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	139,746 46	119,654 96	111,471 16	108,161 81	110,832 51
Savings certificates of deposit.....	49,650 52	67,214 14	83,957 73	96,966 22	112,657 29
Notes and bills rediscounted.....	15,000 00				
Bills payable.....					
Totals.....	\$434,889 06	\$398,378 45	\$394,783 92	\$411,235 55	\$455,800 73

No. 71.

THE FIRST STATE BANK OF SOUTH HAVEN, SOUTH HAVEN.

Organized December 28, 1889.

L. S. MONROE, *President*; VOLNEY ROSS, GEO. C. MONROE, *Vice Presidents*; C. F. HUNT, *Cashier*;
R. S. MCCRIMMON, *Assistant Cashier*.

DIRECTORS.—C. J. Monroe, Volney Ross, M. H. Bixby, John Mackay, S. P. Wilson, Eunice E. Moore,
H. M. Avery, L. S. Monroe, F. E. Rood, Geo. C. Monroe, Lora A. Wiley.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$259,227 78	\$226,102 44	\$215,540 48	\$208,151 54	\$206,098 95
Bonds, mortgages and securities...	114,203 27	103,434 27	120,595 39	125,409 11	124,156 30
Premiums paid on bonds.....					
Overdrafts.....	236 18	98 30	76 38	115 78	212 04
Banking house.....					
Furniture and fixtures.....					
Other real estate.....	13,648 47	12,748 47	12,748 47	12,748 47	12,748 47
Due from other banks and bankers (not reserve cities).....	1,191 44		791 23	265 62	1,828 09
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	69,828 78	86,639 04	53,715 26	85,721 69	148,952 41
Exchanges for clearing house.....					
U. S. and National bank currency	11,851 00	15,543 00	17,456 00	20,055 00	16,730 00
Gold coin.....	5,535 00	7,625 00	10,038 00	10,235 00	13,550 00
Silver coin.....	6,300 00	8,200 00	7,200 00	5,000 00	7,400 00
Nickels and cents.....	489 16	736 28	507 24	608 70	711 52
Checks, cash items and internal revenue account.....	6,091 43	1,997 90	2,688 68	3,371 01	5,896 96
Totals.....	\$488,602 51	\$463,124 70	\$441,357 13	\$471,681 92	\$538,284 74
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	35,000 00	35,000 00	35,000 00	35,000 00	35,000 00
Undivided profits, less current ex- penses, interest and taxes paid	40,746 39	41,704 49	44,404 02	35,017 08	38,491 90
Dividends unpaid.....					
Commercial deposits subject to check.....	105,876 41	99,659 34	85,858 61	117,986 35	164,107 83
Commercial certificates of deposit..	1,601 87	1,684 99	1,360 67	1,129 42	2,370 05
Due to banks and bankers.....	10 68	374 12	193 45	1,029 70	810 08
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	198,173 44	170,275 82	152,140 35	152,469 29	158,668 63
Savings certificates of deposit.....	57,193 72	64,335 94	72,400 03	79,030 08	88,836 25
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$488,602 51	\$463,124 70	\$441,357 13	\$471,681 92	\$538,284 74

No. 306.

THE STATE SAVINGS BANK OF SOUTH LYON.

Organized March 23, 1905.

H. LETCHFIELD, *President*; J. H. SAYRE, J. B. BRADLEY, *Vice Presidents*; D. B. LYONS, *Cashier*;
L. W. STANBRO, *Assistant Cashier*.

DIRECTORS—H. Letchfield, G. T. Greedy, D. D. Waters, L. W. Stanbro, D. B. Lyons, J. H. Sayre,
J. B. Bradley.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$41,406 85	\$47,211 34	\$50,524 14	\$49,007 29	\$60,707 63
Bonds, mortgages and securities...	62,411 00	61,854 52	56,143 13	55,143 13	51,531 13
Premiums paid on bonds.....					
Overdrafts.....					
Banking house.....	3,000 00	3,000 00	3,000 00	3,000 00	3,000 00
Furniture and fixtures.....	1,700 00	1,700 00	1,700 00	1,700 00	1,800 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	275 40		316 90	467 35	90 00
United States bonds.....					
Due from banks in reserve cities..	25,244 12	24,486 29	18,791 54	20,424 78	17,013 21
Exchanges for clearing house.....					
U. S. and National bank currency	8,141 00	4,952 00	5,265 00	7,520 00	5,267 00
Gold coin.....	660 00	1,140 00	1,055 00	1,135 00	1,112 50
Silver coin.....	1,100 80	784 95	346 45	403 45	476 00
Nickels and cents.....	91 75	81 50	23 50	46 75	30 13
Checks, cash items and internal revenue account.....	4 33	35 07	34 46	4 43	
Totals.....	\$144,035 25	\$145,245 67	\$137,200 12	\$138,852 18	\$141,027 60
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	1,000 00	1,500 00	1,500 00	1,500 00	1,500 00
Undivided profits, less current ex- penses, interest and taxes paid	2,254 06	1,968 18	2,208 14	3,109 47	3,247 10
Dividends unpaid.....	22 00	28 00	28 00	8 00	
Commercial deposits subject to check.....	20,037 27	24,138 26	18,516 71	20,233 65	22,005 67
Commercial certificates of deposit					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	18,048 38	16,161 11	15,070 85	15,430 13	15,462 90
Savings certificates of deposit....	82,673 54	81,430 12	79,876 42	78,570 93	78,811 93
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$144,035 25	\$145,245 67	\$137,200 12	\$138,852 18	\$141,027 60

No. 278.

SOUTH RANGE BANK, SOUTH RANGE.

Organized July 8, 1903.

L. L. HUBBARD, *President*; A. D. EDWARDS, *Vice President*; G. C. EDWARDS, *Cashier*.

DIRECTORS.—L. L. Hubbard, F. W. Denton, N. F. Leopold, A. D. Edwards, R. C. Pryor, H. S. Goodell, G. C. Edwards.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$184,703 67	\$160,446 10	\$185,302 91	\$177,372 26	\$184,266 67
Bonds, mortgages and securities...	84,120 59	87,894 88	82,638 31	81,950 84	88,905 91
Premiums paid on bonds.....					
Overdrafts.....	801 12	635 39	379 92	1,920 52	641 80
Banking house.....	5,000 00	5,000 00	5,000 00	5,000 00	5,000 00
Furniture and fixtures.....	2,200 00	2,300 00	2,300 00	2,300 00	2,300 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					35,545 20
Items in transit.....	513 84	782 21	244 60	647 50	435 17
United States bonds.....					
Due from banks in reserve cities..	12,631 52	184,178 68	166,115 28	111,421 31	94,782 59
Exchanges for clearing house.....					
U. S. and National bank currency	34,561 00	26,049 00	31,918 00	29,952 00	32,488 00
Gold coin.....	16,485 00	9,560 00	11,540 00	10,690 00	12,867 50
Silver coin.....	1,130 60	1,789 30	2,703 60	2,251 65	1,468 10
Nickels and cents.....	184 87	202 19	365 17	342 73	239 65
Checks, cash items and internal revenue account.....	2,994 51	13,325 29	3,215 50	4,831 92	1,685 51
Totals.....	\$345,326 72	\$492,193 04	\$492,253 29	\$428,680 73	\$460,626 10
Liabilities.					
Capital stock paid in.....	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00
Surplus fund.....	9,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current ex- penses, interest and taxes paid	3,668 10	1,978 57	3,893 35	4,849 61	4,382 09
Dividends unpaid.....	15 00	45 00	15 00	111 00	6 00
Commercial deposits subject to check.....	104,800 66	267,000 49	250,100 59	160,302 64	163,862 02
Commercial certificates of deposit..					
Due to banks and bankers.....	1,935 97				
Certified checks.....		800 00			
Cashier's checks outstanding.....					
Savings deposits.....	191,501 95	177,963 30	194,341 17	214,213 70	243,300 51
Savings certificates of deposit.....	4,605 04	4,405 68	3,903 18	9,203 78	9,075 48
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$345,326 72	\$492,193 04	\$492,253 29	\$428,680 73	\$460,626 10

No. 207.

SPARTA STATE BANK, SPARTA.

Organized September 6, 1898.

COLES A. BLOOMER, *President*; JASON S. BRADFORD, JNO. MANCHESTER, *Vice Presidents*;
B. N. KEISTER, *Cashier*.DIRECTORS.—C. A. Bloomer, Jason S. Bradford, Jno. Manchester, M. W. Burtch, Chas. A. Johnson,
A. A. Johnson, B. N. Keister, Frank Pease, D. J. Wallace.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$55,966 00	\$40,893 83	\$41,428 10	\$49,838 93	\$52,693 92
Bonds, mortgages and securities...	142,452 53	139,587 00	138,514 00	143,980 00	149,639 40
Premiums paid on bonds.....					
Overdrafts.....	168 82	35 38	05	47 42	384 48
Banking house.....	7,500 00	7,500 00	7,500 00	7,500 00	7,500 00
Furniture and fixtures.....	6,500 00	6,500 00	6,500 00	6,500 00	6,612 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....				2,303 18	
Items in transit.....	3,574 17	3,466 35	1,144 10		3,922 81
United States bonds.....					
Due from banks in reserve cities..	21,725 19	35,551 24	23,399 27	20,215 10	24,640 59
Exchanges for clearing house.....					1,686 13
U. S. and National bank currency	18,123 00	15,637 00	8,520 00	7,545 00	4,578 00
Gold coin.....	5,725 00	7,385 00	6,175 00	6,245 00	6,200 00
Silver coin.....	1,486 00	2,380 00	2,397 00	1,406 00	668 00
Nickels and cents.....	238 83	290 93	325 48	340 49	358 14
Checks, cash items and internal revenue account.....	228 40	1,417 25	180 72	157 69	460 37
Totals.....	\$263,688 54	\$260,643 98	\$236,083 72	\$246,078 81	\$259,323 84
Liabilities.					
Capital stock paid in.....	\$18,000 00	\$18,000 00	\$18,000 00	\$18,000 00	\$18,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current ex- penses, interest and taxes paid	3,525 11	2,579 91	4,775 70	1,801 62	2,709 39
Dividends unpaid.....					
Commercial deposits subject to check.....	36,991 56	28,516 80	27,007 41	33,497 54	42,158 05
Commercial certificates of deposit					
Due to banks and bankers.....	7,155 83	11,784 15			
Certified checks.....					1,000 00
Cashier's checks outstanding.....					
Savings deposits.....	46,888 26	46,570 75	46,709 84	48,168 91	52,236 67
Savings certificates of deposit....	141,127 78	143,192 37	128,990 77	134,610 74	133,219 73
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$263,688 54	\$260,643 98	\$236,083 72	\$246,078 81	\$259,323 84

No. 404.

* THE SPRINGPORT STATE SAVINGS BANK, SPRINGPORT.

Organized February 6, 1908.

BEN A. JOY, *President*; A. P. GLASCOFF, *Vice President*; H. P. FOGLESANG, *Cashier*;
GEO. H. GLASCOFF, *Assistant Cashier*; MRS. J. A. FOGLESANG, *Teller*.

DIRECTORS.—Ben A. Joy, A. P. Glascoff, H. P. Foglesang, Geo. H. Glascoff, Lester P. Hoag,
Allen Crawford, Jr., Teena H. Roberts.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....				\$44,316 93	\$59,578 58
Bonds, mortgages and securities...				18,187 18	19,032 33
Premiums paid on bonds.....					485 03
Overdrafts.....				50 07	77 09
Banking house.....				2,650 00	2,650 00
Furniture and fixtures.....				1,000 00	1,000 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....				6,967 39	1,698 03
United States bonds.....					
Due from banks in reserve cities..				19,353 01	11,010 09
Exchanges for clearing house.....					
U. S. and National bank currency				3,403 00	4,441 00
Gold coin.....				1,976 00	2,166 00
Silver coin.....				705 00	301 15
Nickels and cents.....				238 88	19 81
Checks, cash items and internal revenue account.....				960 83	
Totals.....				\$99,808 29	\$102,459 11
Liabilities.					
Capital stock paid in.....				\$20,000 00	\$20,000 00
Surplus fund.....					
Undivided profits, less current ex- penses, interest and taxes paid				53 49	
Dividends unpaid.....					
Commercial deposits subject to check.....				27,864 50	30,323 25
Commercial certificates of deposit..				51,793 36	52,135 86
Due to banks and bankers.....				96 94	
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....					
Savings certificates of deposit.....					
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....				\$99,808 29	\$102,459 11

* Commenced business July 1, 1908.

No. 279.

STATE BANK OF STANDISH, STANDISH.

Organized August 21, 1903.

H. A. CHAMBERLAIN, *President*; A. H. WELLES, *Vice President*; JOSEPH MARTIN, *Cashier*;
JOHN MILNE, *Assistant Cashier*.DIRECTORS.—H. A. Chamberlain, A. H. Welles, N. B. Weaver, John W. Dunn, A. E. Sleeper,
Fred V. Keller.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$102,707 03	\$100,689 26	\$107,340 46	\$113,139 35	\$106,578 83
Bonds, mortgages and securities...	78,671 03	73,092 74	81,876 50	78,444 61	76,670 01
Premiums paid on bonds.....	81 26	30 26	30 26	30 26	.....
Overdrafts.....	1,024 78	1,136 11	2,380 03	1,140 70	588 26
Banking house.....	7,880 00	7,880 00	7,880 00	7,880 00	7,880 00
Furniture and fixtures.....	2,000 00	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate.....	2,000 00	2,000 00	2,000 00	2,000 00	2,000 00
Due from other banks and bankers (not reserve cities).....	.....	.....	.....	.....	.....
Items in transit.....	101 16	6,372 40	.....	.....	.....
United States bonds.....	.....	.....	.....	.....	.....
Due from banks in reserve cities	31,420 96	16,049 34	19,275 54	34,769 01	22,701 68
Exchanges for clearing house.....	.....	.....	.....	.....	.....
U. S. and National bank currency	13,517 00	12,020 00	16,121 00	7,597 00	7,310 00
Gold coin.....	3,675 00	4,095 00	4,400 00	4,850 00	4,905 00
Silver coin.....	784 05	1,740 90	1,308 80	912 50	1,034 95
Nickels and cents.....	138 20	122 30	236 26	258 88	200 69
Checks, cash items and internal revenue account.....	758 85	664 00	296 02	152 75	227 14
Totals.....	\$244,759 32	\$227,892 31	\$245,144 87	\$253,175 06	\$232,096 56
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	5,000 00	5,000 00	5,000 00	10,000 00	10,000 00
Undivided profits, less current ex- penses, interest and taxes paid	1,320 42	2,549 05	6,470 89	1,347 66	1,172 11
Dividends unpaid.....	.....	.....	.....	.....	.....
Commercial deposits subject to check.....	75,671 43	60,500 87	64,222 63	66,237 89	56,423 14
Commercial certificates of deposit	.....	.....	.....	.....	.....
Due to banks and bankers.....	.....	.....	.....	.....	.....
Certified checks.....	.....	.....	.....	.....	.....
Cashier's checks outstanding....	.....	.....	.....	.....	.....
Savings deposits.....	44,233 10	45,556 97	43,981 33	53,045 07	50,191 26
Savings certificates of deposit....	98,534 37	94,285 42	106,470 02	102,544 44	94,310 05
Notes and bills rediscounted.....	.....	.....	.....	.....	.....
Bills payable.....	.....	.....	.....	.....	.....
Totals.....	\$244,759 32	\$227,892 31	\$245,144 87	\$253,175 06	\$232,096 56

STATE BANKING DEPARTMENT.

No. 243.

STATE SAVINGS BANK, STANTON.

Organized July 12, 1901.

FRED R. MESSENGER, *President*; P. J. DEVINE, *Vice President*; C. W. FRENCH, *Cashier*.

DIRECTORS.—Fred R. Messenger, C. H. Laflamboy, P. J. Devine, C. W. French, Eugene Straight.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$61,749 41	\$50,145 27	\$66,013 94	\$66,753 66	\$68,869 56
Bonds, mortgages and securities..	57,472 00	59,162 00	57,262 00	58,652 00	58,252 00
Premiums paid on bonds.....					
Overdrafts.....	22 28		84 19	28 34	27 29
Banking house.....	3,250 00	3,250 00	3,250 00	3,250 00	3,250 00
Furniture and fixtures.....	2,958 58	2,950 00	2,950 00	2,900 00	2,900 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	922 57	3,104 05	1,379 20		
United States bonds.....					
Due from banks in reserve cities..	5,094 90	19,869 82	33,851 13	16,164 07	17,780 16
Exchanges for clearing house.....					
U. S. and National bank currency	13,087 00	8,617 00	6,238 00	10,502 00	8,004 00
Gold coin.....	1,060 00	1,485 00	1,000 00	1,190 00	1,175 00
Silver coin.....	2,887 30	2,378 75	1,455 20	1,404 45	187 10
Nickels and cents.....	163 78	277 04	186 24	190 94	164 85
Checks, cash items and internal revenue account.....	89 95	48 72	250 57	134 43	23 84
Totals.....	\$148,757 77	\$151,287 65	\$173,920 47	\$161,169 89	\$160,633 80
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	3,300 00	3,550 00	3,550 00	4,000 00	4,000 00
Undivided profits, less current ex- penses, interest and taxes paid	2,378 93	73 88	2,103 78	338 80	773 65
Dividends unpaid.....				40 00	
Commercial deposits subject to check.....	39,698 53	46,604 96	57,225 66	38,605 85	42,172 12
Commercial certificates of deposit..					
Due to banks and bankers.....	427 90	74 73	258 63	263 98	625 43
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	9,481 25	9,700 92	10,110 12	10,318 85	9,663 11
Savings certificates of deposit.....	73,471 16	71,283 16	80,672 28	87,602 41	83,399 49
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$148,757 77	\$151,287 65	\$173,920 47	\$161,169 89	\$160,633 80

No. 270.

BANK OF STEPHENSON, STEPHENSON.

Organized November 25, 1902.

EDWARD SAWBRIDGE, *President*; W. B. WINTER, *Vice President*; W. J. DUNCAN, *Cashier*;
GLEN SANFORD, *Assistant Cashier*.

DIRECTORS.—Edward Sawbridge, W. B. Winter, M. S. Harmon, G. T. Werline, Paul Perrizo, Jr.,
Ira Carley, W. J. Duncan.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$96,218 33	\$93,259 51	\$108,258 53	\$107,262 92	\$108,246 72
Bonds, mortgages and securities...	17,414 65	16,788 40	17,193 40	17,361 40	18,161 40
Premiums paid on bonds.....					
Overdrafts.....	29 84		403 77	109 07	21 26
Banking house.....	1,347 75	1,347 75	1,347 75	1,347 75	1,347 75
Furniture and fixtures.....	1,185 00	1,185 00	1,185 00	1,185 00	1,185 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....	1,529 59	1,877 53	1,071 99	2,887 20	1,601 20
Items in transit.....	175 81	255 61	120 11	57 05	3 00
United States bonds.....					
Due from banks in reserve cities..	13,814 17	25,879 41	14,068 75	30,665 41	20,368 02
Exchanges for clearing house.....					
U. S. and National bank currency	8,328 00	9,214 00	9,297 00	6,960 00	6,798 00
Gold coin.....	2,500 00	65 00	15 00		10 00
Silver coin.....	1,079 55	1,101 20	678 75	1,320 00	490 85
Nickels and cents.....	105 06	110 43	119 99	84 62	61 20
Checks, cash items and internal revenue account.....			70 28	2 00	
Totals.....	\$143,727 75	\$151,083 84	\$153,830 32	\$169,242 42	\$158,284 40
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	5,000 00	8,000 00	8,000 00	8,000 00	8,000 00
Undivided profits, less current ex- penses, interest and taxes paid	4,145 80	681 88	2,042 98	2,499 95	4,094 62
Dividends unpaid.....					
Commercial deposits subject to check.....	39,930 60	50,722 14	48,599 65	67,718 99	56,009 23
Commercial certificates of deposit..	45,308 50	46,506 12	46,873 95	43,224 71	42,818 88
Due to banks and bankers.....				15 49	
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	22,842 85	25,173 70	28,313 74	27,783 28	27,361 67
Savings certificates of deposit.....					
Notes and bills rediscounted.....	6,500 00				
Bills payable.....					
Totals.....	\$143,727 75	\$151,083 84	\$153,830 32	\$169,242 42	\$158,284 40

No. 392.

*THE STOCKBRIDGE STATE BANK, STOCKBRIDGE.

Organized January 11, 1908.

W. J. DANCER, *President*; O. GORTON, *Vice President*; J. B. HUBERT, *Cashier*.DIRECTORS.—W. J. Dancer, O. Gorton, Edwin Farmer, Dr. G. Brogan, S. L. Cobb, A. A. Hall,
C. Gaylord, E. Hawley, N. E. McCann.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept 23, '08
Loans and discounts.....			\$3,521 04	\$11,572 99	\$21,372 21
Bonds, mortgages and securities...			5,059 40	42,877 87	40,958 79
Premiums paid on bonds.....					
Overdrafts.....					
Banking house.....					
Furniture and fixtures.....			14 40	14 40	14 40
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..			27,514 77	9,835 45	14,863 96
Exchanges for clearing house.....					
U. S. and National bank currency.....			6,033 00	4,457 00	275 00
Gold coin.....			995 00	2,580 00	1,630 00
Silver coin.....			606 25	953 05	765 60
Nickels and cents.....			120 30	235 35	208 17
Expenses paid.....			290 88	216 49	123 42
Checks, cash items and internal revenue account.....					2 00
Totals.....			\$44,155 02	\$72,742 60	\$80,213 55
Liabilities.					
Capital stock paid in.....			\$14,300 00	\$17,300 00	\$20,000 00
Surplus fund.....					
Undivided profits, less current ex- penses, interest and taxes paid					
Dividends unpaid.....					
Commercial deposits subject to check.....			28,177 02	37,738 11	36,924 00
Commercial certificates of deposit..					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....					
Savings certificates of deposit.....			1,678 00	17,704 49	23,289 55
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....			\$44,155 02	\$72,742 60	\$80,213 55

* Commenced business April 1, 1908.

No. 134.

THE CITIZENS' STATE BANK, STURGIS.

Organized March 2, 1892.

M. E. AULSBROOK, *President*; E. S. AMIDON, *Vice President*; T. J. COLLINS, *Cashier*;
H. C. KRAFT, *Assistant Cashier*.

DIRECTORS.—M. E. Aulsbrook, E. S. Amidon, G. B. Buck, Frank Kenyon, T. J. Collins,
Charles A. Sturges, E. C. Wright.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$208,982 10	\$205,765 90	\$181,220 70	\$178,881 09	\$187,733 47
Bonds, mortgages and securities...	126,203 00	119,503 00	123,450 33	123,233 54	122,026 84
Premiums paid on bonds.....					
Overdrafts.....	601 16	623 88	416 54	623 10	1,056 55
Banking house.....					
Furniture and fixtures.....	2,000 00	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	62,077 38	90,413 05	90,171 39	105,949 69	98,499 97
Exchanges for clearing house.....					
U. S. and National bank currency	17,082 00	16,034 00	12,226 00	11,745 00	11,376 00
Gold coin.....	11,672 50	11,990 00	12,665 00	13,460 00	13,695 00
Silver coin.....	1,433 20	1,107 70	1,231 40	761 25	1,925 45
Nickels and cents.....	134 67	274 24	252 20	205 30	403 16
Checks, cash items and internal revenue account.....	431 57	1,635 68	292 11	2,547 88	222 59
Totals.....	\$430,617 58	\$449,437 45	\$423,925 67	\$439,406 85	\$438,939 03
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current ex- penses, interest and taxes paid	8,120 32	5,987 53	7,002 81	5,314 63	8,017 86
Dividends unpaid.....		25 00		25 00	
Commercial deposits subject to check.....	74,329 74	98,905 85	78,033 40	93,674 53	84,355 38
Commercial certificates of deposit..	161,326 08	156,489 66	147,334 26	147,391 23	149,180 42
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	126,841 44	128,029 41	131,555 20	133,001 46	137,385 37
Savings certificates of deposit.....					
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$430,617 58	\$449,437 45	\$423,925 67	\$439,406 85	\$438,939 03

No. 290.

THE LEELANAU COUNTY SAVINGS BANK, SUTTON'S BAY, MICHIGAN.

Organized January 21, 1904.

D. H. POWER, *President*; E. E. CHANDLER, *Vice President*; CHESTER ALLSHOUSE, *Cashier*;
B. R. JOHNSON, *Assistant Cashier*.

DIRECTORS.—D. H. Power, Chester Allshouse, E. E. Chandler, S. A. Keyes, B. R. Johnson.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$57,851 50	\$49,776 60	\$52,678 46	\$54,029 23	\$55,945 06
Bonds, mortgages and securities...	55,437 48	56,660 19	68,344 58	68,704 58	74,448 88
Premiums paid on bonds.....					
Overdrafts.....	70 00	7 98	5 65	1 35	1 97
Banking house.....	3,000 00	3,000 00	3,000 00	3,000 00	3,000 00
Furniture and fixtures.....	2,475 00	2,475 00	2,633 55	2,633 55	2,633 55
Other real estate.....					
Due from other banks and bankers (not reserve cities).....	5,892 30	5,136 96	7,957 35	1,388 54	2,011 20
Items in transit.....	91 45		137 58	12 00	956 12
United States bonds.....					
Due from banks in reserve cities..	16,200 88	34,071 12	29,034 93	20,080 90	19,656 57
Exchanges for clearing house.....					
U. S. and National bank currency	10,639 00	6,331 00	8,157 00	6,065 00	4,289 00
Gold coin.....	1,385 00	1,575 00	2,010 00	2,015 00	1,420 00
Silver coin.....	1,824 00	994 00	675 00	887 00	951 00
Nickels and cents.....	37 76	122 97	164 98	41 30	70 28
Checks, cash items and internal revenue account.....	178 12	214 45	126 65	185 97	71 46
Totals.....	\$155,082 49	\$160,365 27	\$174,925 73	\$159,044 51	\$165,455 09
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	2,000 00	2,500 00	2,500 00	3,000 00	3,000 00
Undivided profits, less current ex- penses, interest and taxes paid	1,673 57	317 43	890 75	249 02	720 88
Dividends unpaid.....					
Commercial deposits subject to check.....	61,692 72	60,566 00	57,473 82	46,155 55	24,739 61
Commercial certificates of deposit..	54,993 64	52,462 07	35,988 92	25,864 90	17,225 88
Due to banks and bankers.....					21,818 80
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	14,722 56	22,010 69	31,142 60	27,524 69	30,331 34
Savings certificates of deposit.....		2,509 08	26,929 64	31,250 35	42,618 58
Notes and bills rediscounted.....					
Bills payable.....				5,000 00	5,000 00
Totals.....	\$155,082 49	\$160,365 27	\$174,925 73	\$159,044 51	\$165,455 09

No. 151.

THE LILLEY STATE BANK, TECUMSEH.

Organized January 26, 1893.

LUCIUS LILLEY, *President*; P. W. A. FITZSIMMONS, *Vice President*; F. J. TEMPLE, *Cashier*;
H. S. TEMPLE, *Assistant Cashier*.

DIRECTORS.—Lucius Lilley, L. I. Bidwell, P. W. A. Fitzsimmons, F. E. Bradley, R. A. Heesen,
F. J. Temple, W. D. Reed.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$101,758 22	\$92,993 35	\$97,830 61	\$82,370 76	\$103,872 36
Bonds, mortgages and securities..	65,177 79	67,677 79	67,792 79	69,306 20	71,233 20
Premiums paid on bonds.....					
Overdrafts.....	151 25	83 87	52 59	9 07	263 10
Banking house.....					
Furniture and fixtures.....	1,650 00	1,650 00	1,650 00	1,650 00	1,650 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....	25,316 54				
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	24,319 10	93,124 04	74,253 66	77,562 71	50,038 61
Exchanges for clearing house.....					
U. S. and National bank currency	16,766 00	10,475 00	9,961 00	10,367 00	10,625 00
Gold coin.....	5,350 00	4,500 00	3,490 00	4,417 50	4,935 00
Silver coin.....	1,525 00	1,780 00	1,610 00	1,755 00	895 00
Nickels and cents.....	58 47	109 96	39 17	37 94	26 76
Checks, cash items and internal revenue account.....	794 25	1,045 85	500 00	1,150 00	153 32
Totals.....	\$242,776 62	\$273,439 86	\$257,179 82	\$248,628 18	\$243,692 35
Liabilities.					
Capital stock paid in.....	\$40,000 00	\$40,000 00	\$40,000 00	\$40,000 00	\$40,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current ex- penses, interest and taxes paid	7,862 58	6,842 03	6,324 23	7,300 83	8,080 27
Dividends unpaid.....					
Commercial deposits subject to check.....	92,402 58	92,723 34	82,773 77	76,752 05	78,998 47
Commercial certificates of deposit..	4,128 68	2,506 11	5,456 21	2,071 93	1,038 81
Due to banks and bankers.....				322 66	
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....					
Savings certificates of deposit.....	88,382 78	121,368 38	112,625 61	112,180 71	105,574 80
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$242,776 62	\$273,439 86	\$257,179 82	\$248,628 18	\$243,692 35

No. 156.

THE TECUMSEH STATE SAVINGS BANK, TECUMSEH.

Organized April 21, 1893.

*C. R. MILLER, *President*; JOHN Q. LOOK, *Vice President*; J. H. SMITH, *Cashier*.

DIRECTORS.—*C. R. Miller, Joseph Russell, C. A. Slayton, J. Q. Look, L. G. North, A. C. Aylesworth.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$122,980 84	\$106,375 27	\$98,997 08	\$95,076 77	\$106,869 23
Bonds, mortgages and securities..	155,849 47	154,253 29	154,315 21	152,660 02	151,286 56
Premiums paid on bonds.....	261 69	261 69	261 69	261 69	261 69
Overdrafts.....	774 39	451 21	784 91	875 85	576 95
Banking house.....	3,200 00	3,200 00	3,200 00	3,245 00	3,245 00
Furniture and fixtures.....	1,748 00	1,946 00	1,946 00	1,946 00	1,946 00
Other real estate.....	2,545 05	2,845 05	3,673 32	3,648 83	3,739 47
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	19,218 47	38,402 86	50,899 81	55,132 31	58,761 12
Exchanges for clearing house.....					
U. S. and National bank currency	12,918 00	9,165 00	14,365 00	15,677 00	9,948 00
Gold coin.....	3,479 00	3,849 00	5,354 00	7,425 00	2,912 50
Silver coin.....	1,572 60	2,142 85	1,949 40	2,400 20	1,931 65
Nickels and cents.....	355 77	343 64	289 70	226 11	193 75
Checks, cash items and internal revenue account.....	442 12	577 66	205 93	580 43	985 57
Totals.....	\$325,345 40	\$325,813 52	\$336,232 05	\$339,145 21	\$344,657 49
Liabilities.					
Capital stock paid in.....	\$26,000 00	\$26,000 00	\$26,000 00	\$26,000 00	\$26,000 00
Surplus fund.....	5,200 00	5,200 00	5,200 00	5,200 00	5,200 00
Undivided profits, less current ex- penses, interest and taxes paid	1,647 75	2,535 74	4,735 37	1,172 16	2,421 90
Dividends unpaid.....		48 00			
Commercial deposits subject to check.....	47,240 37	54,829 80	54,067 56	49,002 97	57,146 06
Commercial certificates of deposit..	14,306 81	7,493 77	8,617 41	15,719 14	13,820 61
Due to banks and bankers.....					
Certified checks.....			100 00		
Cashier's checks outstanding.....					
Savings deposits.....	230,950 47	229,706 21	237,511 71	242,050 94	240,068 92
Savings certificates of deposit.....					
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$325,345 40	\$325,813 52	\$336,232 05	\$339,145 21	\$344,657 49

* Deceased.

STATE BANKS OF MICHIGAN.

341

No. 258.

FIRST STATE BANK OF TEKONSHA, TEKONSHA.

Organized March 20, 1902.

E. P. KEEP, *President*; R. E. WALDO, *Vice President*; B. G. DOOLITTLE, *Cashier*;
I. A. DOOLITTLE, *Assistant Cashier*.

DIRECTORS.—E. P. Keep, F. E. Allen, B. G. Doolittle, R. E. Waldo, J. A. Harsh.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$54,932 28	\$65,214 37	\$68,230 31	\$80,474 43	\$59,041 07
Bonds, mortgages and securities...	30,935 00	30,335 00	31,060 00	33,288 00	33,288 00
Premiums paid on bonds.....					
Overdrafts.....			4 71	40	
Banking house.....	2,500 00	2,500 00	2,500 00	2,500 00	2,500 00
Furniture and fixtures.....	1,022 00	1,022 00	1,022 00	1,022 00	1,022 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....		3,000 00	10,000 00	10,000 00	10,000 00
Items in transit.....	1,590 00				2,420 25
United States bonds.....					
Due from banks in reserve cities..	14,912 78	19,682 11	16,822 07	23,009 33	23,669 84
Exchanges for clearing house.....	215 96	100 86	9 12		
U. S. and National bank currency	10,416 00	3,878 00	5,941 00	6,906 00	6,411 00
Gold coin.....	1,000 00	1,085 00	1,100 00	1,145 00	1,135 00
Silver coin.....	1,628 65	1,555 20	823 85	1,505 90	1,866 55
Nickels and cents.....	90 58	186 13	150 22	145 04	106 21
Checks, cash items and internal revenue account.....	127 97	1,137 27	365 20	16 50	103 73
Totals.....	\$119,371 22	\$129,695 94	\$138,028 48	\$140,012 60	\$141,563 65
Liabilities.					
Capital stock paid in.....	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00
Surplus fund.....	2,500 00	2,500 00	2,500 00	3,000 00	3,000 00
Undivided profits, less current ex- penses, interest and taxes paid	2,171 82	2,635 04	3,757 42	764 13	1,127 47
Dividends unpaid.....					
Commercial deposits subject to check.....	18,373 46	26,871 94	28,188 58	26,890 69	31,804 57
Commercial certificates of deposit	66,325 94	67,688 96	73,582 48	79,357 78	75,631 61
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....					
Savings certificates of deposit.....					
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$119,371 22	\$129,695 94	\$138,028 48	\$140,012 60	\$141,563 65

No. 120.

THE FIRST STATE SAVINGS BANK OF THREE RIVERS, THREE RIVERS.

Organized August 15, 1891.

AMOS C. WOLF, *President*; W. E. CLARK, *Vice President*; GEORGE T. WOLF, *Cashier*.

DIRECTORS.—AMOS C. Wolf, W. E. Clark, George T. Wolf, B. E. Andrews, E. B. Linsley, C. H. Prouty, S. B. Hagenbuch.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$283,427 38	\$264,569 81	\$270,162 14	\$261,832 90	\$281,520 96
Bonds, mortgages and securities..	134,915 07	132,765 82	114,590 32	113,437 57	117,041 57
Premiums paid on bonds.....					
Overdrafts.....	3,063 76	1,480 04	567 04	1,871 01	952 59
Banking house.....	17,000 00	17,000 00	17,000 00	17,000 00	17,000 00
Furniture and fixtures.....					
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....				50 00	789 78
United States bonds.....					
Due from banks in reserve cities..	77,089 62	75,708 11	117,140 81	119,138 16	107,527 20
Exchanges for clearing house.....					
U. S. and National bank currency	10,924 00	19,045 00	24,414 00	19,518 00	14,962 00
Gold coin.....	14,075 00	14,580 00	14,920 00	16,210 00	12,165 00
Silver coin.....	4,469 40	5,416 35	4,761 50	4,412 73	2,354 10
Nickels and cents.....	408 74	530 94	450 18	1 358 28	296 09
Checks, cash items and internal revenue account.....	931 97	569 34	1,180 15	436 66	149 37
Totals.....	\$552,304 94	\$531,665 41	\$565,186 14	\$554,265 33	\$554,758 66
Liabilities.					
Capital stock paid in.....	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits, less current ex- penses, interest and taxes paid	14,121 98	16,478 86	17,565 25	18,604 98	20,310 54
Dividends unpaid.....					
Commercial deposits subject to check.....	123,718 75	113,549 04	123,294 42	115,413 72	109,530 46
Commercial certificates of deposit..	191,376 08	176,606 49	101,518 54	82,277 25	49,151 76
Due to banks and bankers.....					
Certified checks.....	7 00			10 00	
Cashier's checks outstanding.....	1,573 64	3,525 22	21,782 83	987 55	1,471 02
Savings deposits.....	171,507 49	167,134 45	168,350 09	174,882 34	177,611 61
Savings certificates of deposit.....		4,371 35	82,675 01	112,089 49	146,663 27
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$552,304 94	\$531,665 41	\$565,186 14	\$554,265 33	\$554,758 66

No. 266.

PEOPLE'S SAVINGS BANK OF TRAVERSE CITY, MICH., TRAVERSE CITY.

Organized May 15, 1902.

H. S. HULL, *President*; A. V. FRIEDRICH, CHAS. WILHELM, *Vice Presidents*; W. O. ROBINSON, *Cashier*; E. L. EDWARDS, *Assistant Cashier*.

DIRECTORS.—H. S. Hull, F. C. Desmond, Stephen Lautner, George W. Lardie, J. M. Huellmantel, William Loudon, J. O. Grotzer, Charles Wilhelm, A. V. Friedrich, Benj. Thirby, H. B. Garner, F. H. Smith, L. O. Rice.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$256,877 26	\$257,724 05	\$273,329 37	\$273,196 16	\$270,660 91
Bonds, mortgages and securities..	47,989 63	46,625 00	53,575 00	52,504 22	53,454 22
Premiums paid on bonds.....					
Overdrafts.....	262 09	760 96	210 33	1,000 28	823 47
Banking house.....	21,488 59	21,488 59	21,488 59	21,492 54	21,492 54
Furniture and fixtures.....	4,744 57	4,834 40	4,834 40	4,834 40	4,834 40
Taxes paid for shareholders.....	783 85				
Other real estate.....					
Due from other banks and bankers (not reserve cities).....	480 26	215 75	350 00	450 00	1,250 00
Items in transit.....	1,350 00				707 00
United States bonds.....					
Due from banks in reserve cities..	42,807 58	58,777 49	49,624 93	37,511 55	31,068 51
Exchanges for clearing house.....	612 88	437 39	732 38	540 75	1,738 86
U. S. and National bank currency	29,578 00	10,913 00	32,060 00	29,909 00	16,007 00
Gold coin.....	16,290 00	10,470 00	10,010 00	10,000 00	10,005 00
Silver coin.....	1,422 50	1,000 75	1,329 35	1,036 80	2,032 60
Nickels and cents.....	224 14	275 97	279 43	217 73	275 73
Checks, cash items and internal revenue account.....	320 87	315 42	303 04	1,613 11	1,491 92
Totals.....	\$425,231 77	\$413,838 77	\$448,126 82	\$434,306 54	\$415,872 16
Liabilities.					
Capital stock paid in.....	\$60,000 00	\$60,000 00	\$60,000 00	\$60,000 00	\$60,000 00
Surplus fund.....	8,000 00	8,500 00	8,500 00	8,750 00	6,250 00
Undivided profits, less current ex- penses, interest and taxes paid	4,515 09	1,675 98	2,798 52	1,292 69	1,347 59
Dividends unpaid.....		128 00		1,800 00	
Commercial deposits subject to check.....	96,772 00	102,591 86	126,975 55	111,690 85	107,794 27
Commercial certificates of deposit..	113,888 80	97,955 84	106,424 49	99,815 61	90,945 13
Due to banks and bankers.....					
Certified checks.....	260 00	260 00	970 00	1,001 40	970 00
Cashier's checks outstanding.....					1,124 45
Savings deposits.....	141,795 88	142,729 09	142,458 26	149,965 99	147,440 72
Savings certificates of deposit.....					
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$425,231 77	\$413,838 77	\$448,126 82	\$434,306 54	\$415,872 16

STATE BANKING DEPARTMENT.

No. 138.

THE TRAVERSE CITY STATE BANK, TRAVERSE CITY.

Organized June 16, 1892.

A. TRACY LAY, *President*; R. FLOYD CLINCH, *Vice President*; SAMUEL GARLAND, *Cashier*;
A. J. MAYNARD, A. J. HAVILAND, *Assistant Cashiers*.

DIRECTORS.—A. Tracy Lay, Samuel Garland, Harry C. Davis, R. Floyd Clinch, Elsie R. Hannah,
Jerry Sullivan, Wm. W. Smith.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$712,722 14	\$770,431 95	\$810,094 52	\$830,348 46	\$888,445 16
Bonds, mortgages and securities...	515,645 12	562,400 12	556,045 12	522,534 12	547,045 37
Premiums paid on bonds.....	16,724 73	16,724 73	16,138 61	15,726 11	15,726 11
Overdrafts.....	9 58	7 74	11 01	467 11	63 28
Banking house.....	100,000 00	100,000 00	100,000 00	100,000 00	100,000 00
Furniture and fixtures.....	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	500 00	1,083 38	10 00		13,981 69
United States bonds.....	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
Due from banks in reserve cities..	296,364 93	211,007 33	139,974 95	146,318 79	328,845 14
Exchanges for clearing house.....	3,923 33	1,285 43	3,257 85	3,364 05	3,247 63
U. S. and National bank currency	127,424 00	78,045 00	91,645 00	88,079 00	61,473 00
Gold coin.....	36,530 00	38,550 00	39,480 00	39,962 50	43,240 00
Silver coin.....	10,200 00	8,500 00	6,500 00	6,000 00	5,700 00
Nickels and cents.....	342 17	356 63	499 25	236 17	492 74
Checks, cash items and internal revenue account.....	6,420 77	3,744 22	867 92	2,983 09	1,799 93
Totals.....	\$1,901,806 77	\$1,867,136 53	\$1,839,524 23	\$1,831,019 40	\$2,085,060 05
Liabilities.					
Capital stock paid in.....	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Surplus fund.....	45,000 00	45,000 00	45,000 00	60,000 00	60,000 00
Undivided profits, less current ex- penses, interest and taxes paid	11,120 24	17,030 85	18,266 56	4,119 93	6,717 03
Dividends unpaid.....				50 00	
Commercial deposits subject to check.....	469,696 13	447,387 74	421,014 86	361,523 77	574,699 67
Commercial certificates of deposit	861,788 76	824,932 89	796,987 61	793,266 39	807,216 62
Due to banks and bankers.....				22,456 18	36,707 44
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	314,201 64	332,785 05	358,255 20	389,603 13	399,719 29
Savings certificates of deposit....					
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$1,901,806 77	\$1,867,136 53	\$1,839,524 23	\$1,831,019 40	\$2,085,060 05

No. 341.

THE STATE SAVINGS BANK OF TURNER, MICH.

Organized May 22, 1906.

A. H. PHINNEY, *President*; A. E. SLEEPER, *Vice President*; PAUL R. DINSMORE, *Cashier*;
G. A. FUEHR, *Assistant Cashier*.

DIRECTORS.—A. H. Phinney, A. E. Sleeper, A. L. Wright, N. J. Fuehr, P. R. Dinsmore.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$35,266 76	\$36,667 92	\$33,290 54	\$35,128 71	\$39,900 41
Bonds, mortgages and securities...	13,982 67	15,258 85	15,202 93	12,070 00	12,537 00
Premiums paid on bonds.....					
Overdrafts.....	1,358 82	396 51	302 42	385 93	1,568 49
Banking house.....	1,200 00	1,200 00	1,200 00	1,200 00	1,200 00
Furniture and fixtures.....	1,414 00	1,416 50	1,416 50	1,416 50	1,416 50
Other real estate.....	285 32	110 15	270 00	270 00	270 00
Due from other banks and bankers (not reserve cities).....		87 74			
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	2,964 96	5,134 43	1,978 01	2,909 86	42 51
Exchanges for clearing house.....					
U. S. and National bank currency	4,640 00	1,150 00	1,982 00	2,379 00	1,969 00
Gold coin.....	355 00	480 00	630 00	700 00	935 00
Silver coin.....	548 25	100 25	165 00	154 30	139 60
Nickels and cents.....	11 59	4 59	2 33	6 17	75
Checks, cash items and internal revenue account.....	589 45	1,550 97	740 70	157 24	870 40
Totals.....	\$62,616 82	\$63,537 91	\$57,180 43	\$56,777 71	\$60,939 66
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	450 00	527 27	536 75	850 00	860 72
Undivided profits, less current ex- penses, interest and taxes paid	2,418 42	499 94	1,510 73	38 58	689 26
Dividends unpaid.....					
Commercial deposits subject to check.....	10,025 92	13,369 22	11,576 05	9,867 51	10,149 73
Commercial certificates of deposit	14,843 13	17,026 62			
Due to banks and bankers.....	1,000 00		1,165 00	91	1,949 20
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	13,879 35	12,114 86	9,368 19	10,618 28	9,628 44
Savings certificates of deposit			13,023 71	15,402 43	16,162 31
Notes and bills rediscounted.....					1,500 00
Bills payable.....					
Totals.....	\$62,616 82	\$63,537 91	\$57,180 43	\$56,777 71	\$60,939 66

No. 289.

THE STATE SAVINGS BANK OF UNIONVILLE, MICHIGAN.

Organized March 31, 1904.

H. A. NICHOLS, *President*; C. A. HOFMEISTER, *Vice President*; Jos. C. PURDY, *Cashier*.

DIRECTORS.—H. A. Nichols, C. A. Hofmeister, J. C. Purdy, Anna J. Purdy, H. W. Wheeler, John J. Bitzer, George L. Brady.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$38,099 53	\$47,149 52	\$43,313 62	\$42,143 48	\$39,973 83
Bonds, mortgages and securities...	34,172 50	46,237 50	45,112 50	51,356 30	55,856 30
Premiums paid on bonds.....					
Overdrafts.....	4 31			10 00	79
Banking house.....	2,000 00	2,000 00	2,000 00	2,000 00	2,000 00
Furniture and fixtures.....	1,869 09	1,869 09	1,689 09	1,814 09	1,814 09
Other real estate.....	450 00	450 00	450 00	450 00	450 00
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	13,466 34	10,218 09	17,131 67	11,810 57	19,225 14
Exchanges for clearing house.....					
U. S. and National bank currency	7,051 00	3,988 00	3,090 00	6,167 00	5,487 00
Gold coin.....	435 00	1,120 00	885 00	315 00	150 00
Silver coin.....	221 85	105 05	133 45	303 60	55 00
Nickels and cents.....	117 41	117 31	161 29	112 25	117 74
Checks, cash items and internal revenue account.....	69 44	1,314 98	103 13	112 71	744 20
Totals.....	\$97,956 47	\$114,569 54	\$114,069 75	\$116,595 00	\$125,874 09
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	949 05	1,095 05	1,095 05	1,293 25	1,293 25
Undivided profits, less current ex- penses, interest and taxes paid	2,257 10	2,547 80	3,085 18	2,960 18	3,268 57
Dividends unpaid.....				45 00	
Commercial deposits subject to check.....	18,074 99	26,773 38	20,728 57	17,305 04	22,737 76
Commercial certificates of deposit..					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	5,081 43	5,218 88	6,441 85	7,115 70	6,438 46
Savings certificates of deposit.....	51,585 90	58,888 46	62,692 44	67,872 13	72,136 05
Cash over.....	8 00	45 97	26 66	3 70	
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$97,956 47	\$114,569 54	\$114,069 75	\$116,595 00	\$125,874 09

No. 241.

BANK OF VASSAR, VASSAR.

Organized July 17, 1901.

JUSTIN WENTWORTH, *President*; PRESCOTT L. VARNUM, *Vice President*; FRANK NORTH, *Cashier*.

DIRECTORS.—Justin Wentworth, C. G. White, Frank North, P. L. Varnum, J. H. Sweetland.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$110,188 02	\$124,415 79	\$122,707 50	\$124,691 93	\$134,716 90
Bonds, mortgages and securities...	46,244 00	44,323 00	48,381 00	48,481 00	49,651 00
Premiums paid on bonds.....					
Overdrafts.....	232 77	167 68	130 93	19 53	368 65
Banking house.....	2,500 00	2,500 00	2,500 00	2,500 00	2,500 00
Furniture and fixtures.....	800 00	800 00	800 00	800 00	800 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	1,841 80	522 32	409 70	428 41	1,816 44
United States bonds.....					
Due from banks in reserve cities..	35,820 69	37,492 72	30,620 93	39,008 59	26,358 15
Exchanges for clearing house.....					
U. S. and National bank currency	9,851 00	9,765 00	7,713 00	9,736 00	6,713 00
Gold coin.....	2,740 00	2,610 00	2,695 00	3,130 00	3,205 00
Silver coin.....	1,536 10	1,909 10	1,393 15	1,778 55	1,865 90
Nickels and cents.....	94 77	68 96	79 13	158 97	101 37
Checks, cash items and internal revenue account.....	357 88			8 20	
Totals.....	\$212,207 03	\$224,574 57	\$217,429 44	\$230,741 18	\$228,096 41
Liabilities.					
Capital stock paid in.....	\$35,000 00	\$35,000 00	\$35,000 00	\$35,000 00	\$35,000 00
Surplus fund.....	7,000 00	7,000 00	7,000 00	7,000 00	7,000 00
Undivided profits, less current ex- penses, interest and taxes paid	5,931 70	5,506 17	6,854 52	5,275 37	6,456 89
Dividends unpaid.....					
Commercial deposits subject to check.....	22,320 55	23,584 07	17,024 07	17,242 90	15,934 50
Commercial certificates of deposit	79,816 12	83,308 10	79,755 64	89,293 99	89,373 49
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	42,806 96	45,997 17	45,432 17	51,257 78	50,784 70
Savings certificates of deposit.....	19,331 70	24,179 06	26,363 04	25,195 14	23,546 83
Reserve for taxes.....				476 00	
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$212,207 03	\$224,574 57	\$217,429 44	\$230,741 18	\$228,096 41

No. 192.

STATE SAVINGS BANK OF VASSAR, MICH., VASSAR.

Organized December 30, 1896.

WM. DAVIES, *President*; C. H. RICHARDSON, *Vice President*; H. E. HARRISON, *Cashier*;
C. J. STEPHEN, *Assistant Cashier*.

DIRECTORS.—Wm. Davies, A. S. Curtis, C. H. Richardson, T. M. Stephen, H. E. Harrison.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$98,873 48	\$101,870 84	\$120,101 62	\$113,395 72	\$113,807 52
Bonds, mortgages and securities...	116,049 30	112,131 70	108,432 40	114,733 80	112,813 40
Premiums paid on bonds.....	1,042 32	1,005 61	1,157 83	1,130 40	1,097 04
Overdrafts.....	2 69				
Banking house.....	3,000 00	3,000 00	3,000 00	3,000 00	3,000 00
Furniture and fixtures.....	1,400 00	1,400 00	1,400 00	1,400 00	1,400 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					
United States bonds.....	3,500 00	3,500 00	3,500 00	3,500 00	3,500 00
Due from banks in reserve cities..	49,840 46	54,733 07	48,121 19	50,640 61	53,781 86
Exchanges for clearing house.....					
U. S. and National bank currency	11,845 00	11,123 00	7,892 00	6,208 00	6,496 00
Gold coin.....	6,905 00	7,642 50	7,227 50	7,190 00	7,205 00
Silver coin.....	2,574 25	1,475 00	1,713 50	1,944 80	1,228 55
Nickels and cents.....	72 08	82 36	116 80	120 85	139 32
Checks, cash items and internal revenue account.....	132 95	900 00		117 84	42 51
Totals.....	\$295,237 53	\$298,864 08	\$302,662 84	\$303,381 82	\$304,511 20
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	5,000 00	5,000 00	5,000 00	5,000 00	5,000 00
Undivided profits, less current ex- penses, interest and taxes paid	9,399 00	9,535 34	11,686 20	9,559 94	10,401 32
Dividends unpaid.....					
Commercial deposits subject to check.....	30,634 45	32,466 40	29,503 49	31,208 99	30,926 92
Commercial certificates of deposit..					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	75,900 50	73,611 57	74,819 92	74,191 31	72,507 76
Savings certificates of deposit.....	149,303 58	153,250 77	156,653 23	158,421 58	160,675 20
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$295,237 53	\$298,864 08	\$302,662 84	\$303,381 82	\$304,511 20

No. 377.

THE BARBER STATE BANK OF VERMONTVILLE, VERMONTVILLE.

Organized August 14, 1907.

HOMER G. BARBER, *President*; EDWARD D. BARBER, *Vice President*; WM. C. ALSOVER, *Cashier*.

DIRECTORS.—Homer G. Barber, Edward D. Barber, Edward W. Barber, Wm. C. Alsover, Ned B. Alsover.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$70,450 77	\$69,543 11	\$71,516 29	\$76,194 03	\$76,494 21
Bonds, mortgages and securities..	35,655 05	36,372 86	40,653 38	43,334 38	50,457 40
Premiums paid on bonds.....					
Overdrafts.....	807 98	1,573 09	1,680 11	908 30	3,021 93
Accrued interest.....	981 85				
Banking house.....					
Furniture and fixtures.....	1,000 00	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....	1,157 74	1,793 03	95 56	1,151 79	50 80
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	16,786 82	23,454 65	16,967 88	21,971 50	13,613 80
Exchanges for clearing house.....					
U. S. and National bank currency	3,760 00	3,685 00	4,266 00	3,981 00	1,266 00
Gold coin.....	1,220 00	1,330 00	3,400 00	3,500 00	3,920 00
Silver coin.....	416 80	225 00	694 00	538 20	475 00
Nickels and cents.....	160 51	33 75	170 00	112 08	74 67
Checks, cash items and internal revenue account.....	54 00	132 18	13 09	94 30	8 07
Totals.....	\$132,251 42	\$139,142 67	\$140,456 31	\$152,785 58	\$150,381 88
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....					
Undivided profits, less current ex- penses, interest and taxes paid	650 72	537 23	1,101 84	1,578 07	2,248 85
Dividends unpaid.....					
Commercial deposits subject to check.....	19,761 07	20,549 96	18,295 23	20,590 53	17,323 16
Commercial certificates of deposit..	86,839 63	93,055 48	96,059 24	105,616 98	105,793 87
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....					
Savings certificates of deposit.....					
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$132,251 42	\$139,142 67	\$140,456 31	\$152,785 58	\$150,381 88

No. 344.

THE FARMERS' STATE BANK OF VICKSBURG.

Organized July 24, 1906.

CHARLES BROWN, *President*; L. H. ODELL, *Vice President*; B. J. CARNES, *Cashier*.

DIRECTORS.—L. H. Odell, Chas. Brown, Elias Frost, Wm. R. Southworth, Roy J. Cooley, Frank Stofflet, Albert Crouch, Norman Harper, B. J. Carnes, G. E. Nidy, Wm. H. Wightman, O. H. Briggs.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$49,061 75	\$49,842 31	\$57,285 59	\$57,916 11	\$58,318 26
Bonds, mortgages and securities...	43,255 00	35,970 00	32,800 00	32,220 00	43,425 00
Premiums paid on bonds.....					
Overdrafts.....		73 57			
Banking house.....	7,455 00	7,455 00	7,485 00	7,885 00	7,885 00
Furniture and fixtures.....					
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	13,967 25	18,147 99	16,381 88	14,231 41	18,869 21
Exchanges for clearing house.....					
U. S. and National bank currency	7,428 00	5,557 00	4,535 00	5,932 00	4,268 00
Gold coin.....	760 00	120 00	1,995 00	350 00	335 00
Silver coin.....	1,200 60	1,579 70	1,297 10	1,397 95	1,062 95
Nickels and cents.....	88 61	175 42	74 13	73 80	78 48
Checks, cash items and internal revenue account.....					
Totals.....	\$123,216 21	\$118,920 99	\$121,853 70	\$120,006 27	\$134,241 90
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	500 00	1,000 00	1,000 00	2,000 00	2,000 00
Undivided profits, less current ex- penses, interest and taxes paid	816 29	540 87	1,025 21	545 74	1,061 54
Dividends unpaid.....					
Commercial deposits subject to check.....	20,173 68	29,959 55	23,066 67	24,813 32	37,974 50
Commercial certificates of deposit	73,282 34	59,097 75	65,008 48	61,009 17	61,545 37
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	3,443 90	3,322 82	5,553 34	6,638 04	6,660 49
Savings certificates of deposit....					
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$123,216 21	\$118,920 99	\$121,853 70	\$120,006 27	\$134,241 90

No. 317.

THE FIRST STATE BANK OF VICKSBURG, VICKSBURG.

Organized July 28, 1905.

JOHN HAMILTON, *President*; LEWIS C. BEST, C. H. McKAIN, *Vice Presidents*; W. L. EWING, *Cashier*; WM. KRUEGER, *Teller*.

DIRECTORS.—John Hamilton, Dudley E. Waters, C. H. McKain, H. J. Daniels, S. B. Monroe, J. E. Kimble, A. T. Slaght, Lewis C. Best, J. R. Cropsey, J. W. McElvain, Chas. Hudson, Norman S. Bardeen.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	* Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$76,003 78	\$70,534 15	\$59,905 59	\$75,895 45	\$90,183 85
Bonds, mortgages and securities...	83,182 40	99,062 40	92,663 52	90,993 52	86,629 52
Premiums paid on bonds.....		133 50			
Overdrafts.....	92 32	93 41	450 21	142 88	463 08
Banking house.....	15,056 95	15,109 70	15,109 20	15,109 20	15,109 20
Furniture and fixtures.....	5,382 43	5,822 49	5,822 49	5,822 49	5,822 49
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....			155 57		
United States bonds.....					
Due from banks in reserve cities..	18,472 25	11,058 56	22,808 82	13,959 83	24,578 55
Exchanges for clearing house.....					
U. S. and National bank currency	7,730 00	5,693 00	9,026 00	8,147 00	9,697 00
Gold coin.....	625 00	605 00	220 00	805 00	1,170 00
Silver coin.....	786 40	1,092 95	633 20	745 15	1,240 60
Nickels and cents.....	91 51	115 17	53 29	63 35	136 10
Checks, cash items and internal revenue account.....	33 54	62 44	273 43	217 85	45 30
Totals.....	\$207,456 58	\$209,382 77	\$207,121 32	\$211,901 72	\$235,075 69
Liabilities.					
Capital stock paid in.....	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00
Surplus fund.....	750 00	1,000 00	1,000 00	1,200 00	1,200 00
Undivided profits, less current ex- penses, interest and taxes paid	2,024 18	1,563 53	1,613 24	774 46	1,115 13
Dividends unpaid.....	54 00	120 00	86 00	320 00	115 00
Commercial deposits subject to check.....	22,475 84	27,923 40	23,584 00	26,976 89	38,019 49
Commercial certificates of deposit..					
Due to banks and bankers.....					
Certified checks.....					25 00
Cashier's checks outstanding.....					
Savings deposits.....	14,883 33	15,945 97	16,358 65	16,935 65	16,821 50
Savings certificates of deposit.....	137,269 23	132,829 78	134,479 43	135,094 72	147,779 57
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$207,456 58	\$209,382 77	\$207,121 32	\$211,901 72	\$235,075 69

No. 401.

THE STATE SAVINGS BANK OF WARREN, WARREN.

* Organized May 26, 1908.

CHAS. A. BURR, *President*; FRANZ C. KUHN, *Vice President*; EDWARD G. HARTSIG, *Cashier*.

DIRECTORS.—Chas. A. Burr, Jacob Hartsig, Franz C. Kuhn, Wm. L. Hartsig, Charles F. Peck, Jacob F. Hartsig, Michael Smith, Gurdin W. Hoard, Edward G. Hartsig.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....				\$42,207 09	\$42,799 60
Bonds, mortgages and securities...				26,513 02	35,405 66
Premiums paid.....				2,200 00	2,200 00
Overdrafts.....					55 28
Banking house.....				2,500 00	2,500 00
Furniture and fixtures.....				1,300 00	1,485 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....				4,813 42	2,793 20
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..				2,046 42	10,355 06
Exchanges for clearing house.....					
U. S. and National bank currency				3,895 00	1,976 00
Gold coin.....				800 00	1,455 00
Silver coin.....				439 60	1,539 85
Nickels and cents.....				27 64	48 38
Checks, cash items and internal revenue account.....				3 25	58 00
Totals.....				\$86,745 44	\$102,671 03
Liabilities.					
Capital stock paid in.....				\$20,000 00	\$20,000 00
Surplus fund.....					
Undivided profits, less current ex- penses, interest and taxes paid				176 18	106 00
Dividends unpaid.....					
Commercial deposits subject to check.....				10,506 87	9,029 67
Commercial certificates of deposit					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....				52,642 91	69,317 54
Savings certificates of deposit....				3,419 48	4,217 82
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....				\$86,745 44	\$102,671 03

* Commenced business July 1, 1908.

No. 284.

WAYLAND STATE BANK, WAYLAND.

Organized November 25, 1903.

EDWARD O. HANLON, *President*; C. HOWARD BRUSH, *Vice President*; ENSIGN W. PICKETT, *Cashier*; ARTHUR DEUEL, *Assistant Cashier*.

DIRECTORS.—E. W. Pickett, V. S. Fish, C. H. Brush, E. W. Ryno, E. W. Pickett.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$44,075 04	\$38,585 21	\$38,640 73	\$39,829 34	\$43,877 48
Bonds, mortgages and securities...	74,180 58	75,450 58	84,930 53	86,713 73	84,534 43
Premiums paid on bonds.....					
Overdrafts.....	213 03	5 25			
Banking house.....					
Furniture and fixtures.....	1,500 00	1,500 00	1,500 00	1,500 00	1,500 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	12,519 51	22,545 44	9,849 56	16,852 72	25,118 59
Exchanges for clearing house.....					
U. S. and National bank currency	8,341 00	5,902 00	5,196 00	4,422 00	2,935 00
Gold coin.....	2,845 00	930 00	1,265 00	1,925 00	822 50
Silver coin.....	595 25	890 00	431 75	387 00	300 00
Nickels and cents.....	32 67	61 65	50 29	39 19	36 75
Checks, cash items and internal revenue account.....	58 90	3 90	23 11		
Totals.....	\$144,360 98	\$145,874 03	\$141,886 97	\$151,668 98	\$159,124 74
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	2,000 00	3,000 00	3,000 00	3,000 00	3,000 00
Undivided profits, less current ex- penses, interest and taxes paid	3,374 31	2,032 40	2,628 14	2,736 98	3,808 61
Dividends unpaid.....					
Commercial deposits subject to check.....	29,010 63	26,282 59	21,669 13	23,306 17	36,278 77
Commercial certificates of deposit					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	4,893 45	6,414 91	6,472 50	6,827 89	6,744 02
Savings certificates of deposit....	85,082 59	88,144 13	88,117 20	85,797 94	89,293 34
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$144,360 98	\$145,874 03	\$141,886 97	\$151,668 98	\$159,124 74

No. 105.

WAYNE SAVINGS BANK, WAYNE.

Organized October 14, 1890.

JAMES R. HOSIE, *President*; JACOB J. STELLWAGEN, *Vice President*; GEORGE M. STELLWAGEN, *Cashier*;
JOHN TRUESDELL, *Assistant Cashier*.

DIRECTORS.—James R. Hosie, Jacob J. Stellwagen, Phillip H. Stellwagen, George M. Stellwagen,
Isabelle Stellwagen.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$122,090 23	\$122,698 04	\$140,905 16	\$125,150 92	\$122,838 34
Bonds, mortgages and securities...	242,688 71	242,061 22	240,193 96	239,662 67	239,062 67
Premiums paid on bonds.....					
Overdrafts.....	318 92	306 29	619 59	628 59	1,129 62
Banking house.....	9,400 00	9,400 00	9,400 00	9,400 00	9,400 00
Furniture and fixtures.....	1,700 00	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					
United States bonds.....	3,020 00	3,020 00	3,020 00	3,020 00	3,020 00
Due from banks in reserve cities..	58,283 16	78,478 37	80,265 26	65,837 93	70,517 90
Exchanges for clearing house.....	91 88	837 57	1,230 46	331 51	427 10
U. S. and National bank currency	8,720 00	5,539 00	9,172 00	6,191 00	6,976 00
Gold coin.....	19,567 89	16,675 53	15,650 53	16,615 53	17,125 39
Silver coin.....	1,307 00	850 00	720 00	1,200 00	1,485 00
Nickels and cents.....	12 54	59 04	31 39	67 96	50 30
Checks, cash items and internal revenue account.....					
Totals.....	\$467,200 33	\$481,015 06	\$482,208 35	\$469,106 11	\$473,032 32
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits, less current ex- penses, interest and taxes paid	14,657 59	14,212 38	18,220 51	16,055 75	16,863 72
Dividends unpaid.....	50 00			160 00	25 00
Commercial deposits subject to check.....	47,008 56	54,872 62	47,247 75	44,350 63	43,014 62
Commercial certificates of deposit..					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	325,373 80	333,819 93	336,508 70	330,872 98	335,160 19
Savings certificates of deposit.....	30,110 38	28,110 13	30,231 39	27,666 75	27,968 79
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$467,200 33	\$481,015 06	\$482,208 35	\$469,106 11	\$473,032 32

No. 382.

THE WESTPHALIA STATE BANK, WESTPHALIA.

Organized October 16, 1907.

MICHAEL SPITZLEY, *President*; GEO. W. BURHANS, *Vice President and Cashier*;
JOSEPH R. BOHR, *Assistant Cashier*.DIRECTORS.—Michael Spitzley, Stephen Fedewa, John J. Fedewa, E. M. Allen, Geo. W. Burhans,
Fred H. Knox, Umbra J. Maynard.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....		\$19,616 03	\$19,421 40	\$24,375 09	\$29,681 83
Bonds, mortgages and securities...		9,634 00	27,246 20	27,796 20	29,664 00
Premiums paid on bonds.....					102 20
Overdrafts.....				806 23	12 05
Banking house.....					1,700 00
Furniture and fixtures.....		123 56	123 56	123 56	1,123 56
Expense account.....		357 62	77 13	272 51	166 40
Other real estate.....					
Due from other banks and bankers (not reserve cities).....		3,968 30	1,908 30	1,786 15	2,092 78
Items in transit.....			935 23	35 00	35 00
United States bonds.....					
Due from banks in reserve cities ..		17,836 98	4,319 16	8,533 79	5,137 17
Exchanges for clearing house.....					
U. S. and National bank currency		3,189 00	3,587 00	3,078 00	5,164 00
Gold coin.....		1,545 00	2,110 00	250 00	575 00
Silver coin.....		404 25	312 15	350 10	323 75
Nickels and cents.....		74 09	73 93	58 60	42 69
Checks, cash items and internal revenue account.....		160 41	75 40	31 21	16 09
Totals.....		\$57,019 24	\$60,189 55	\$67,494 44	\$75,866 52
Liabilities.					
Capital stock paid in.....		\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....					
Undivided profits, less current ex- penses, interest and taxes paid					
Dividends unpaid.....					
Commercial deposits subject to check.....		17,775 24	8,561 65	6,962 29	12,078 59
Commercial certificates of deposit..					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....					
Savings certificates of deposit.....		19,244 00	31,627 90	40,532 15	43,787 93
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....		\$57,019 24	\$60,189 55	\$67,494 44	\$75,866 52

No. 250.

THE STATE BANK OF WHITEHALL, WHITEHALL.

Organized December 18, 1901.

M. B. COVELL, *President*; C. G. PITKIN, *Vice President*; GEORGE E. COVELL, *Cashier*.

DIRECTORS.—M. B. Covell, C. G. Pitkin, C. E. Covell, August Edlund, J. J. Gee.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$59,217 04	\$59,072 22	\$53,481 12	\$53,451 94	\$69,651 64
Bonds, mortgages and securities...	33,765 00	33,915 00	34,935 08	35,165 00	40,140 00
Premiums paid on bonds.....					106 75
Overdrafts.....	426 70	32 05	154 73	4 91	
Banking house.....	2,300 00	2,300 00	2,300 00	2,300 00	2,300 00
Furniture and fixtures.....	1,700 00	1,600 00	1,600 00	1,600 00	1,600 00
Other real estate.....				550 00	550 00
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	21,193 19	14,169 09	15,123 94	18,218 63	28,024 45
Exchanges for clearing house.....					
U. S. and National bank currency	6,858 00	8,893 00	6,856 00	9,951 00	7,838 00
Gold coin.....	3,250 00	3,560 00	3,940 00	4,220 00	4,780 00
Silver coin.....	1,709 05	1,775 50	1,873 96	1,599 75	2,099 50
Nickels and cents.....	154 32	195 70	215 14	153 99	50 21
Checks, cash items and internal revenue account.....	625 87	240 00	197 31	298 22	334 37
Totals.....	\$131,199 17	\$125,752 56	\$120,677 27	\$127,513 44	\$157,476 92
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	5,000 00	5,000 00	5,000 00	5,000 00	5,000 00
Undivided profits, less current ex- penses, interest and taxes paid	1,357 07	1,135 46	1,795 49	652 06	481 01
Dividends unpaid.....		175 00	175 00	525 00	350 00
Commercial deposits subject to check.....	31,866 56	33,411 04	23,536 51	38,736 18	55,280 28
Commercial certificates of deposit..	44,656 40	40,180 97	43,247 46	42,132 60	49,957 18
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	28,319 14	25,850 09	26,922 81	20,467 60	26,406 45
Savings certificates of deposit.....					
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$131,199 17	\$125,752 56	\$120,677 27	\$127,513 44	\$157,476 92

No. 294.

THE FARMERS' SAVINGS BANK OF WHITE PIGEON, MICH.

Organized August 8, 1904.

EDWARD RODERICK, *President*; FRANK WOLF, *Vice President*; J. MURRAY BENJAMIN, *Cashier*.

DIRECTORS.—Edward Roderick, Frank Wolf, Hugh Hutton, Fred Leaders, Howard B. Sherman, J. Murray Benjamin, Albert C. Perkins, Wilbur F. Thomas, Frank G. Evans, Hugh P. Stewart.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$68,254 44	\$64,892 69	\$67,864 07	\$69,045 86	\$68,228 95
Bonds, mortgages and securities...	21,331 00	22,781 00	20,881 00	23,931 00	24,031 00
Premiums paid on bonds.....					
Overdrafts.....				264 35	20 80
Banking house.....	2,500 00	2,500 00	2,500 00	2,500 00	2,500 00
Furniture and fixtures.....	1,750 00	1,750 00	1,750 00	1,750 00	1,750 00
Expenses, taxes and interest paid..		224 44			
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....		284 00			888 94
United States bonds.....					
Due from banks in reserve cities..	8,260 78	11,605 04	10,621 14	13,661 99	23,205 86
Clearing house certificates.....	112 00				
Exchanges for clearing house.....					
U. S. and National bank currency	1,870 00	3,375 00	2,700 00	3,449 00	3,954 00
Gold coin.....	2,350 00	2,310 00	2,475 00	2,150 00	2,340 00
Silver coin.....	2,011 00	2,383 25	1,331 60	1,433 25	1,614 25
Nickels and cents.....	27 93	63 67	37 87	31 33	41 30
Checks, cash items and internal revenue account.....	730 04	136 91	549 97		28 06
Totals.....	\$109,197 19	\$112,306 00	\$110,710 65	\$118,216 78	\$128,603 16
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	1,500 00	3,200 00	3,200 00	3,200 00	3,200 00
Undivided profits, less current ex- penses, interest and taxes paid	1,716 21		182 25	816 84	605 88
Dividends unpaid.....					
Commercial deposits subject to check.....	13,592 84	18,335 92	16,877 70	18,309 46	21,480 18
Commercial certificates of deposit					
Due to banks and bankers.....					
Certified checks.....	45 20		107 79	98 57	37 85
Cashier's checks outstanding.....					
Savings deposits.....	3,205 38	3,646 35	5,467 78	6,045 66	6,587 11
Savings certificates of deposit....	69,137 56	67,123 73	64,875 13	69,746 25	76,602 14
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$109,197 19	\$112,306 00	\$110,710 65	\$118,216 78	\$128,603 16

No. 35.

THE WILLIAMSTON STATE BANK OF WILLIAMSTON.

Organized August 30, 1888.

WILLIAM E. DENNIS, *President*; B. A. LIVERANCE, *Vice President*; B. WIXSON, *Cashier*.

DIRECTORS.—William E. Dennis, B. Wixson, B. A. Liverance, M. A. Dennis, L. Carpenter, Jas. N. Lesia, S. D. Dennis, C. E. Lever.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$188,588 24	\$180,743 73	\$173,333 46	\$180,703 21	\$173,768 50
Bonds, mortgages and securities..	62,020 95	62,095 95	63,095 95	62,395 95	71,595 95
Premiums paid on bonds.....					
Overdrafts.....	514 98	958 78	9,038 82	3,565 61	449 30
Banking house.....	3,000 00	3,000 00	3,000 00	3,000 00	3,000 00
Furniture and fixtures.....	1,600 00	1,600 00	1,600 00	1,600 00	1,600 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	2,471 98	4,870 09	2,950 82	4,982 60	3,105 06
United States bonds.....					
Due from banks in reserve cities..	32,831 26	51,854 02	33,516 87	26,019 62	33,760 69
Exchanges for clearing house.....					
U. S. and National bank currency	8,908 00	11,014 00	4,142 00	9,193 00	4,114 00
Gold coin.....	8,050 00	8,075 00	8,030 00	9,915 00	9,580 00
Silver coin.....	2,497 15	3,507 05	3,353 30	3,555 20	1,893 35
Nickels and cents.....	77 80	125 45	77 45	50 04	88 30
Checks, cash items and internal revenue account.....	1,318 78	1,517 04	142 12	145 24	98 40
Totals.....	\$311,879 16	\$330,261 11	\$302,280 79	\$305,125 47	\$303,033 55
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current ex- penses, interest and taxes paid	8,867 20	6,034 90	7,696 72	7,388 80	7,945 71
Dividends unpaid.....		100 00	50 00		
Commercial deposits subject to check.....	63,158 59	88,691 56	72,837 35	74,638 52	66,977 65
Commercial certificates of deposit..	179,853 37	175,381 90	161,696 72	159,748 45	180,218 69
Due to banks and bankers.....					
Certified checks.....		52 75		51 95	
Cashier's checks outstanding.....					
Savings deposits.....				3,297 75	7,891 50
Savings certificates of deposit.....					
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$311,879 16	\$330,261 11	\$302,280 79	\$305,125 47	\$303,033 55

No. 329.

THE WOLVERINE STATE SAVINGS BANK, WOLVERINE.

Organized October 10, 1905.

EARL B. BOLTON, *President*; BURGESS S. HULIN, *Vice President*; JOHN E. WIGGINS, *Cashier*.

DIRECTORS.—Earl B. Bolton, Sanford W. Buck, Frank A. Kramer, J. Walter Levie, Burgess S. Hulin, John E. Wiggins, Jay H. Buell.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$59,606 68	\$51,092 86	\$54,394 53	\$57,406 02	\$56,298 16
Bonds, mortgages and securities...	26,114 88	29,949 88	26,103 88	25,662 29	25,393 00
Premiums paid on bonds.....					
Overdrafts.....	139 17	303 28	204 84		39 27
Banking house.....	3,400 00	3,400 00	3,400 00	3,400 00	3,400 00
Furniture and fixtures.....	2,000 00	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate.....	1,200 00	1,200 00	1,200 00	1,200 00	2,200 00
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	2,882 02	959 73	932 07	870 18	617 37
United States bonds.....					
Due from banks in reserve cities..	5,506 49	11,228 13	3,626 36	3,776 68	4,393 51
Exchanges for clearing house.....					
U. S. and National bank currency	3,731 00	4,353 00	6,917 00	4,249 00	3,951 00
Gold coin.....	1,408 00	265 00	450 00	665 00	780 00
Silver coin.....	654 90	1,018 65	1,230 75	877 25	736 55
Nickels and cents.....	97 11	104 67	166 49	123 16	170 03
Checks, cash items and internal revenue account.....	998 15	1,508 82	1,883 22	606 90	579 23
Totals.....	\$107,797 40	\$107,384 02	\$102,509 14	\$100,836 48	\$100,558 12
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	200 00	400 00	400 00	400 00	400 00
Undivided profits, less current ex- penses, interest and taxes paid	1,661 21	259 33	33 05	473 48	314 62
Dividends unpaid.....					
Commercial deposits subject to check.....	25,269 91	28,312 43	29,204 45	31,070 26	23,726 06
Commercial certificates of deposit..	35,245 44	24,190 12	9,976 16	7,907 85	4,166 02
Due to banks and bankers.....				118 02	
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	19,520 59	24,654 90	20,073 09	19,225 60	19,337 15
Savings certificates of deposit.....	1,900 25	9,567 24	22,522 39	21,643 13	26,612 27
Notes and bills rediscounted.....					
Bills payable.....	4,000 00				6,000 00
Totals.....	\$107,797 40	\$107,384 02	\$102,509 14	\$100,836 48	\$100,558 12

No. 166.

THE FIRST COMMERCIAL AND SAVINGS BANK, WYANDOTTE.

Organized September 25, 1893.

H. C. POTTER, JR., *President*; SAMUEL T. HENDRICKS, *Vice President*; C. F. BABCOCK, *Cashier*.

DIRECTORS.—H. C. Potter, Jr., G. A. Raupp, Samuel T. Hendricks, C. F. Babcock, Geo. H. Russel, Fred Glizel.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$108,245 91	\$83,755 75	\$91,840 27	\$102,912 70	\$93,582 74
Bonds, mortgages and securities...	139,647 01	139,926 55	139,259 95	139,600 29	139,142 84
Premiums paid on bonds.....					
Overdrafts.....	174 15	125 81	78 29	16 47	106 65
Banking house.....	17,000 00	17,000 00	17,000 00	17,000 00	17,000 00
Furniture and fixtures.....	3,400 00	3,400 00	3,400 00	3,400 00	3,400 00
Other real estate.....	8,138 12	8,138 12	8,138 12	8,138 12	8,138 12
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	8,210 49	14,517 53	22,140 50	15,197 77	26,291 29
Exchanges for clearing house.....	643 38	294 14	360 26	729 16	729 69
U. S. and National bank currency	17,162 00	15,846 00	11,342 00	15,123 00	7,796 00
Gold coin.....	625 00	3,280 00	4,565 00	5,820 00	5,135 00
Silver coin.....	749 00	1,020 00	643 00	422 00	768 00
Nickels and cents.....	119 25	181 87	219 34	268 85	247 16
Checks, cash items and internal revenue account.....					
Totals.....	\$304,114 31	\$287,485 77	\$298,995 73	\$308,628 36	\$302,339 49
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	9,000 00	9,250 00	9,250 00	9,500 00	9,500 00
Undivided profits, less current ex- penses, interest and taxes paid	1,094 49	355 73	2,523 54	712 53	660 23
Dividends unpaid.....		8 00		8 00	
Commercial deposits subject to check.....	52,672 78	40,648 59	43,880 63	57,747 93	57,307 97
Commercial certificates of deposit	650 00	136 50	296 50	1,118 65	316 80
Due to banks and bankers.....					
Certified checks.....		100 00	200 00	465 00	
Cashier's checks outstanding.....					
Savings deposits.....	190,697 04	186,986 95	192,865 06	189,076 25	184,554 49
Savings certificates of deposit.....					
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$304,114 31	\$287,485 77	\$298,995 73	\$308,628 36	\$302,339 49

No. 64.

THE WYANDOTTE SAVINGS BANK, WYANDOTTE.

Organized November 20, 1871.

Corporate existence extended November 11, 1901.

JOHN S. VAN ALSTYNE, *President*; GEO. HENDRIE, *Vice President*; FRED E. VAN ALSTYNE, *Cashier*.
 DIRECTORS.—John S. Van Alstyne, S. T. Miller, Geo. Hendrie, John C. Cahalan, Alexander H. Sibley,
 George T. Hendrie, Frederick Zabriskie.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$278,091 19	\$282,336 62	\$249,714 36	\$230,888 31	\$210,919 39
Bonds, mortgages and securities...	478,401 44	458,991 84	475,113 64	468,922 84	490,192 84
Premiums paid on bonds.....	1,043 75	1,018 75	1,018 75	1,018 75	.....
Overdrafts.....	164 47	169 26	25 79	2 45	38 17
Banking house.....	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
Furniture and fixtures.....	1,750 23	1,750 23	1,750 23	1,750 23	1,750 23
Other real estate.....	6,250 00	7,625 00	7,625 00	7,625 00	7,625 00
Due from other banks and bankers (not reserve cities).....	.....	.....	.....	.....	.....
Items in transit.....	223 33	.....	.....	873 34	465 80
United States bonds.....	.....	.....	.....	.....	.....
Due from banks in reserve cities..	137,453 12	94,567 79	89,982 71	106,895 65	138,621 33
Exchanges for clearing house.....	.....	.....	.....	.....	115 38
U. S. and National bank currency	37,827 00	26,122 00	24,361 00	30,494 00	31,715 00
Gold coin.....	21,475 00	22,095 00	21,857 50	22,395 00	21,475 00
Silver coin.....	618 75	527 90	614 95	628 75	639 00
Nickels and cents.....	288 58	277 50	245 30	289 42	291 46
Checks, cash items and internal revenue account.....	50 64	13 70	120 70	544 16	10 72
Totals.....	\$988,637 50	\$920,495 59	\$897,429 93	\$899,327 90	\$928,859 32
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits, less current ex- penses, interest and taxes paid	37,253 40	30,329 84	36,368 66	29,150 66	33,307 65
Dividends unpaid.....	.....	.....	.....	.....	.....
Commercial deposits subject to check.....	169,639 77	134,547 88	127,559 43	128,486 20	166,333 33
Commercial certificates of deposit	.....	2,060 50	.....	.....	.....
Due to banks and bankers.....	.....	.....	.....	.....	.....
Certified checks.....	.....	.....	.....	.....	.....
Cashier's checks outstanding.....	.....	.....	.....	.....	.....
Savings deposits.....	702,959 83	678,557 37	656 416 34	663,512 54	649,668 49
Savings certificates of deposit....	3,784 50	.....	2,085 50	3,178 50	4,549 85
Notes and bills rediscounted.....	.....	.....	.....	.....	.....
Bills payable.....	.....	.....	.....	.....	.....
Totals.....	\$988,637 50	\$920,495 59	\$897,429 93	\$899,327 90	\$928,859 32

STATE BANKING DEPARTMENT.

No. 227.

YALE STATE BANK, YALE.

Organized January 4, 1901.

JAMES LIVINGSTON, *President*; JAMES MCCOLL, *Vice President*; WM. H. LEARMONT, *Cashier*;
GUY E. BEARD, *Assistant Cashier*.

DIRECTORS.—James Livingston, Harvey Tappan, James McColl, Charles Rounds, John P. Livingston.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$127,658 36	\$133,286 30	\$136,781 18	\$132,755 18	\$135,405 32
Bonds, mortgages and securities...	64,536 74	68,604 94	70,801 42	61,118 17	62,416 12
Premiums paid on bonds.....					
Overdrafts.....	1,701 04	387 30	459 44	1,450 89	225 06
Banking house.....					
Furniture and fixtures.....	1,308 50	1,188 50	1,148 00	1,128 00	1,100 00
Other real estate.....	4,866 00	3,816 00	3,816 00	3,816 00	3,816 00
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	24,055 58	19,592 57	17,940 11	40,406 71	25,885 27
Exchanges for clearing house.....					
U. S. and National bank currency	10,267 00	11,280 00	6,423 00	11,567 00	12,510 00
Gold coin.....	2,050 00	2,068 00	2,525 00	3,850 00	3,445 00
Silver coin.....	147 40	237 45	1,196 85	1,123 66	208 25
Nickels and cents.....	91 56	92 77	66 30	44 32	57 93
Checks, cash items and internal revenue account.....		500 19	692 96	74 06	20 20
Totals.....	\$236,582 18	\$241,051 02	\$241,850 26	\$257,333 00	\$245,179 15
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$30,000 00
Surplus fund.....	5,000 00	5,500 00	5,500 00	6,000 00	6,000 00
Undivided profits, less current ex- penses, interest and taxes paid	5,064 59	5,126 95	7,251 79	4,830 43	7,484 21
Dividends unpaid.....		50 00		475 00	
Commercial deposits subject to check.....	34,358 18	35,501 78	32,584 06	44,181 47	30,743 62
Commercial certificates of deposit..	82,158 61	78,723 09	85,853 59	94,080 59	89,683 51
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....	1,194 71				
Savings deposits.....	65,259 25	69,809 74	67,140 71	64,854 39	65,530 77
Savings certificates of deposit.....	18,546 84	21,339 46	18,518 11	17,911 12	15,767 04
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$236,582 18	\$241,051 02	\$241,850 26	\$257,333 00	\$245,179 15

No. 86.

YPSILANTI SAVINGS BANK, YPSILANTI.

Organized April 30, 1887.

EDGAR REXFORD, *President*; A. C. STELLWAGEN, *Vice President*; CHAS. M. HEMPHILL, *Cashier*;
ARTHUR AMENT, *Assistant Cashier*.

DIRECTORS.—Edgar Rexford, A. Beyer, R. W. Hemphill, A. C. Stellwagen, D. C. Griffen, John P. Kirk,
M. M. Read.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$271,636 21	\$276,081 42	\$285,456 49	\$234,096 26	\$237,993 39
Bonds, mortgages and securities..	230,677 00	216,411 27	228,748 91	208,796 24	237,718 83
Premiums paid on bonds.....					
Overdrafts.....	636 24	13 64	3,154 11	5,518 61	153 64
Banking house.....	27,000 00	27,000 00	27,000 00	27,000 00	27,000 00
Furniture and fixtures.....	3,000 00	3,000 00	3,000 00	3,000 00	3,000 00
Other real estate.....	24,103 00	24,103 00	24,103 00	27,591 10	27,591 10
Due from other banks and bankers (not reserve cities).....		1,437 00			
Items in transit.....	3,580 86	2,819 83	1,649 87	523 26	3,854 30
Current expenses, interest and taxes paid.....	97 96				1,064 09
United States bonds.....					
Due from banks in reserve cities..	22,666 93	39,776 42	37,470 10	60,425 49	52,733 17
Exchanges for clearing house.....	961 22	203 20	1,275 10	491 81	307 24
U. S. and National bank currency	6,888 00	21,892 00	25,963 00	19,744 00	11,205 00
Gold coin.....	4,267 50	6,315 00	11,990 00	11,795 00	11,135 00
Silver coin.....	3,244 65	4,823 50	6,940 36	6,023 59	3,747 85
Nickels and cents.....	4 91	708 97	504 68	1,076 90	997 75
Checks, cash items and internal revenue account.....	860 15	1,363 65		308 63	626 90
Totals.....	\$599,624 63	\$625,938 90	\$657,255 61	\$606,390 88	\$619,127 76
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current ex- penses, interest and taxes paid.....		6,367 77	5,273 88	302 08	
Dividends unpaid.....					
Commercial deposits subject to check.....	46,002 94	57,947 57	61,052 92	71,861 95	85,652 35
Commercial certificates of deposit..					
Due to banks and bankers.....			409 39		
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	95,230 10	84,059 19	92,950 37	103,915 70	105,786 28
Savings certificates of deposit.....	398,391 59	417,564 37	437,549 05	370,311 15	367,689 13
Notes and bills rediaccounted.....					
Bills payable.....					
Totals.....	\$599,624 63	\$625,938 90	\$657,255 61	\$606,390 88	\$619,127 76

No. 307.

THE STATE COMMERCIAL & SAVINGS BANK OF ZEELAND, ZEELAND.

Organized February 13, 1905.

WILLIAM WICHERS, *President*; JOY HECK, *Vice President*; BENJ. NEERKEN, *Cashier*.

DIRECTORS.—Wm. Wichers, Martin Elzinga, William G. Heasley, Joy Heck, Benjamin Neerken, Dan Sytzama, Joe Smallegan.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$82,430 42	\$84,857 71	\$87,668 53	\$89,328 85	\$93,957 34
Bonds, mortgages and securities...	54,330 25	54,065 25	61,912 82	67,012 82	72,407 57
Premiums paid on bonds.....					
Overdrafts.....	79 51		16 05	10	25 76
Banking house.....	10,625 00	10,625 00	10,625 00	10,625 00	10,625 00
Furniture and fixtures.....	5,050 00	5,060 00	5,050 00	5,050 00	5,050 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....			1,195 56	317 12	210 55
United States bonds.....					
Due from banks in reserve cities..	11,886 03	20,948 52	12,547 70	22,436 44	20,790 89
Exchanges for clearing house.....					
U. S. and National bank currency	11,413 00	11,299 00	9,954 00	9,755 00	7,495 00
Gold coin.....	1,160 00	2,535 00	3,805 00	4,020 00	4,635 00
Silver coin.....	596 10	535 25	837 60	428 60	710 75
Nickels and cents.....	54 40	135 80	126 68	177 31	102 67
Checks, cash items and internal revenue account.....	565 78	143 31	301 14	230 89	452 28
Totals.....	\$178,199 49	\$190,184 84	\$194,050 08	\$209,382 13	\$216,662 81
Liabilities.					
Capital stock paid in.....	\$35,000 00	\$35,000 00	\$35,000 00	\$35,000 00	\$35,000 00
Surplus fund.....					
Undivided profits, less current ex- penses, interest and taxes paid	1,382 47	2,131 45	2,439 39	2,143 92	2,969 03
Dividends unpaid.....					
Commercial deposits subject to check.....	18,315 53	23,291 01	17,331 68	23,686 71	24,847 32
Commercial certificates of deposit..	64,336 30				
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	59,163 19	58,433 76	64,401 55	63,021 92	65,311 08
Savings certificates of deposit.....		71,328 62	71,681 21	85,529 58	88,535 38
Notes and bills rediscounted.....			3,196 25		
Bills payable.....					
Totals.....	\$178,199 49	\$190,184 84	\$194,050 08	\$209,382 13	\$216,662 81

No. 226.

ZEELAND STATE BANK, ZEELAND.

Organized December 14, 1900.

JACOB DEN HERDER, *President*; FRANK BOONSTRA, *Vice President*; C. J. DEN HERDER, *Cashier*;
A. LA HUIS, H. DE KRUIF, *Auditors*.

DIRECTORS.—J. Den Herder, A. La Huis, H. DeKruif, F. Boonstra, C. J. Den Herder, T. G. Huizinga,
J. Veneklasen.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$258,376 93	\$237,926 10	\$238,720 74	\$224,876 27	\$252,298 32
Bonds, mortgages and securities..	337,266 00	356,399 00	363,574 00	380,041 33	362,841 33
Premiums paid on bonds.....					
Overdrafts.....	1,153 92	106 99	21 04	89 10	235 37
Banking house.....					
Furniture and fixtures.....	2,000 00	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate.....		500 00	4,500 00	4,500 00	4,500 00
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	1,282 78	415 00			
United States bonds.....					
Due from banks in reserve cities..	76,825 74	112,117 95	67,654 59	95,679 05	57,110 34
Exchanges for clearing house.....					
U. S. and National bank currency	13,936 00	12,471 00	20,536 00	18,771 00	20,461 00
Gold coin.....	24,885 30	23,525 00	20,878 85	19,543 85	20,708 85
Silver coin.....	1,455 50	1,109 45	477 05	776 80	775 40
Nickels and cents.....	372 01	488 13	237 70	269 73	167 88
Checks, cash items and internal revenue account.....	88 23	128 61	179 94	58 58	578 29
Totals.....	\$717,642 41	\$747,187 23	\$718,779 91	\$736,605 71	\$721,676 78
Liabilities.					
Capital stock paid in.....	\$35,000 00	\$35,000 00	\$35,000 00	\$35,000 00	\$35,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current ex- penses, interest and taxes paid	4,123 67	5,226 04	9,251 39	5,783 39	6,589 57
Dividends unpaid.....				140 00	
Commercial deposits subject to check.....	64,298 50	67,722 87	64,417 68	65,724 64	42,205 09
Commercial certificates of deposit..	61,977 45	36,790 80	15,819 79	11,128 19	7,880 62
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	88,240 29	96,568 71	94,312 62	105,068 33	105,047 59
Savings certificates of deposit.....	451,502 50	406,878 81	489,978 43	503,781 16	514,953 91
Notes and bills rediscounted.....	2,500 00				
Bills payable.....					
Totals.....	\$717,642 41	\$747,187 23	\$718,779 91	\$736,605 71	\$721,676 78

REPORTS

OF THE

NATIONAL BANKS OF MICHIGAN

**AS FURNISHED THE COMMISSIONER OF THE STATE BANKING
DEPARTMENT**

DECEMBER 3, 1907, FEBRUARY 14, MAY 14, JULY 15 AND SEPTEMBER 23, 1908.

No. 7552.

THE ALBION NATIONAL BANK, ALBION.

W. O'DONOUGHUE, *President*; M. D. WEEKS, *Vice President*; H. M. DEARING, *Cashier*;
S. HYNEY, *Assistant Cashier*.

DIRECTORS.—W. O'Donoughue, M. D. Weeks, H. M. Dearing, A. J. Howell, James C. Eslow,
Geo. P. Griffin, J. C. Shepard.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$323,929 66	\$318,677 43	\$315,367 89	\$318,397 53	\$319,934 56
Overdrafts, secured and unsecured	2,535 47	2,527 17	4,706 80	3,224 18	3,988 96
U. S. bonds to secure circulation...	20,000 00	20,000 00	20,000 00	20,000 00	20,000 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....	701 26	701 26	701 26	701 26	701 26
Stocks, securities, etc.....					
Banking house, furniture and fix- tures.....	7,450 00	7,450 00	7,450 00	7,450 00	7,450 00
Other real estate and mortgages, owned.....					
Due from National banks (not re- serve agents).....	144 29			411 38	
Due from State banks and bankers	1,282 44				102 86
Due from approved reserve agents	20,828 37	17,767 76	15,943 44	15,922 74	11,151 44
Checks and other cash items.....	68 30	437 92	610 07	128 67	347 48
Exchanges for clearing house.....	213 31	3,675 95	1,247 38	627 38	
Notes of other National banks.....	2,074 00	3,616 00	776 00	537 00	903 00
Fractional paper currency, nickels and cents.....	87 69	66 11	117 87	156 62	136 08
Specie.....	7,736 15	13,478 45	16,367 90	23,063 80	23,497 40
Legal tender notes.....	7,500 00	12,000 00	6,500 00	6,180 00	6,450 00
Redemption fund with U. S. treas- urer (5% of circulation).....	1,000 00	1,000 00	1,000 00	1,000 00	1,000 00
Due from U. S. treasurer, other than 5% redemption fund.....					
Totals.....	\$395,550 94	\$401,398 05	\$390,778 61	\$397,800 56	\$395,663 04
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits less expenses and taxes paid.....	1,912 50	1,246 39	1,481 76	1,315 13	698 98
National bank notes outstanding...	20,000 00	19,500 00	19,250 00	20,000 00	19,500 00
Due to other National banks.....					
Due to State banks and bankers					
Dividends unpaid.....				1,750 00	
Individual deposits subject to check.....	276,577 84	279,572 74	273,640 79	278,212 17	280,281 89
Demand certificates of deposit.....	37,060 60	41,078 92	36,406 06	36,523 26	35,182 17
Time certificates of deposit.....					
Certified checks.....					
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....	\$395,550 94	\$401,398 05	\$390,778 61	\$397,800 56	\$395,663 04

STATE BANKING DEPARTMENT.

No. 1829.

FIRST NATIONAL BANK, ALLEGAN.

LEON CHICHESTER, *President*; ORVILLE H. GURLEY, *Vice President*; F. I. CHICHESTER, *Cashier*;
FRANK ANDREWS, A. W. SHERWOOD, *Assistant Cashiers*.

DIRECTORS.—Leon Chichester, F. I. Chichester, E. E. Chichester, O. H. Gurley, A. L. Robinson.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$561,685 21	\$584,721 34	\$617,333 46	\$631,820 67	\$604,031 00
Overdrafts, secured and unsecured.	1,716 55	4,324 63	2,544 30	4,269 17	2,984 89
U. S. bonds to secure circulation..	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds on hand.....					
Premiums on U. S. bonds.....					
Stocks, securities, etc.....	23,074 38	22,856 02	22,856 02	22,856 02	22,776 34
Banking house, furniture and fix- tures.....	19,676 66	20,870 46	23,601 99	24,003 48	24,003 48
Other real estate, and mortgages owned.....	7,289 30	7,289 30	7,289 30	7,289 30	7,289 30
Due from National banks (not re- serve agents).....	3,033 27	5,025 03	4,668 32	3,327 06	2,678 88
Due from State banks and bankers	12,911 31	15,172 85	10,022 29	6,159 11	7,836 43
Due from approved reserve agents	53,464 84	63,195 93	132,595 31	50,559 36	90,002 62
Checks and other cash items.....	2,883 84	1,191 40	1,887 10	1,875 08	2,899 26
Exchanges for clearing house.....					
Notes of other National banks.....					
Fractional paper currency, nickels and cents.....	155 37	345 38	403 07	449 44	311 59
Specie.....	33,287 55	19,578 05	36,653 70	43,718 55	38,208 50
Legal tender notes.....	5,000 00	24,451 00	10,000 00	5,000 00	1,800 00
Redemption fund with U. S. treas- urer (5% of circulation).....	2,500 00	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5% redemption fund.....	500 00		1,000 00		2,000 00
Totals.....	\$827,168 28	\$871,521 29	\$973,354 86	\$903,827 24	\$909,322 29
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less expenses and taxes paid.....	10,759 43	9,715 12	14,640 06	10,374 48	12,605 70
National bank notes outstanding...	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
Due to other National banks.....					
Due to State banks and bankers..	662 49		190 07	79 04	10,538 72
Dividends unpaid.....	63 00	168 00	70 00	707 00	294 00
Individual deposits subject to check.....	268,691 55	316,149 19	386,373 45	312,861 43	315,747 80
Demand certificates of deposit.....	338,808 48	358,324 67	365,013 68	372,599 69	377,673 57
Time certificates of deposit.....					
Certified checks.....	1,458 79	164 31	67 60	5 60	262 50
Cashier's checks outstanding.....					
United States deposits.....	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
Bonds borrowed.....	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
Deposits of U. S. disbursing officers					
Reserved for interest.....		2,000 00	2,000 00	2,200 00	2,200 00
Notes and bills rediscounted.....					
Bills payable.....	20,000 00		20,000 00	20,000 00	5,000 00
Liabilities other than those above stated.....	1,724 54				
Totals.....	\$827,168 28	\$871,521 29	\$973,354 86	\$903,827 24	\$909,322 29

No. 2847.

ALPENA NATIONAL BANK, ALPENA.

WILLIAM H. JOHNSON, *President*; FREDERICK H. ORCUTT, *Vice President*; JOHN C. COMFORT, *Cashier*.

DIRECTORS.—William H. Johnson, John Sinclair, William Krebs, Chas. H. Osgood, Chas. H. Reynolds, James H. Kerr, C. Howard McKim, Frederick H. Orcutt, Benj. R. Young.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$665,714 74	\$671,154 90	\$616,905 92	\$614,922 06	\$624,296 20
Overdrafts secured and unsecured,	2,198 87	3,391 88	2,478 54	1,708 33	1,259 38
U. S. bonds to secure circulation..	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....	112,925 91	111,116 77	123,586 97	138,774 58	119,200 44
Stocks, securities, etc.....					
Banking house, furniture and fix- tures.....	7,622 42	7,000 00	7,000 00	7,000 00	7,000 00
Other real estate, and mortgages owned.....	10,000 00	11,812 55	11,954 15	11,962 15	11,962 15
Due from National banks (not re- serve agents).....	6,949 23	13,724 39	13,191 14	2,929 57	4,032 34
Due from State banks and bankers					
Due from approved reserve agents	76,044 57	88,232 65	70,343 41	61,252 10	100,697 61
Checks and other cash items.....	2,650 01	347 25	1,696 89	3,217 89	1,418 87
Exchanges for clearing house.....					
Notes of other National banks.....	4,578 00	3,272 00	5,210 00	5,641 00	4,809 00
Fractional paper currency, nickels and cents.....	934 45	931 22	398 91	769 35	571 86
Specie.....	24,935 00	28,790 00	34,465 00	36,255 00	36,497 50
Legal tender notes.....	35,843 00	20,050 00	26,407 00	22,550 00	18,000 00
Redemption fund with U. S. treas- urer (5% of circulation).....	2,500 00	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5% redemption fund.....					
Totals.....	\$1,002,896 20	\$1,012,323 11	\$966,137 93	\$959,482 03	\$982,345 35
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits less expenses and taxes paid.....	25,662 68	19,123 81	18,741 48	16,303 61	18,110 56
National bank notes outstanding..	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
Due to other National banks.....					
Due to State banks and bankers.....					
Dividends unpaid.....					
Individual deposits subject to check.....	691,988 67	712,896 60	683,936 51	686,037 04	708,089 61
Demand certificates of deposit.....	120,244 85	130,302 70	113,459 94	107,141 38	106,145 18
Time certificates of deposit.....					
Certified checks.....					
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....	15,000 00				
Liabilities other than those above stated.....					
Totals.....	\$1,002,896 20	\$1,012,323 11	\$966,137 93	\$959,482 03	\$982,345 35

No. 2714.

FIRST NATIONAL BANK, ANN ARBOR.

E. D. KINNE, *President*; HARRISON SOULE, *Vice President*; S. W. CLARKSON, *Cashier*.

DIRECTORS.—E. D. Kinne, Harrison Soule, Wirt Cornwell, James L. Bahcock, Moses Seabolt, S. W. Clarkson, William Wagner, Fred K. Schmid, Geo. W. Patterson.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$361,368 35	\$348,139 61	\$350,632 95	\$355,414 05	\$363,372 50
Overdrafts, secured and unsecured	2,920 88	1,538 72	3,216 18	4,469 88	4,480 06
U. S. bonds to secure circulation..	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....	900 00	900 00	900 00	900 00	900 00
Stocks, securities, etc.....	81,943 60	81,943 60	81,873 60	78,373 60	74,873 60
Banking house, furniture and fix- tures.....	16,000 00	16,000 00	16,000 00	16,000 00	16,000 00
Bills in transit.....	25 00				182 40
Other real estate and mortgages, owned.....					
Due from National banks (not re- serve agents).....					
Due from State banks and bankers	10,900 11	9,991 63	14,998 02	15,087 22	3,494 22
Due from approved reserve agents	55,586 60	24,753 83	53,774 01	42,011 36	82,808 05
Checks and other cash items.....			628 25		
Exchanges for clearing house.....	3,138 43	609 96		959 87	2,308 87
Notes of other National banks.....	11,710 00	14,090 00	11,605 00	12,405 00	5,460 00
Fractional paper currency, nickels and cents.....	161 29	398 36	694 46	395 80	350 41
Specie.....	25,177 20	25,639 10	27,771 85	25,889 25	23,404 55
Legal tender notes.....	19,793 00	19,191 00	21,011 00	21,762 00	12,941 00
Redemption fund with U. S. treas- urer (5 % of circulation).....	1,250 00	1,250 00	1,250 00	1,250 00	1,250 00
Due from U. S. treasurer, other than 5 % redemption fund.....					
Totals.....	\$615,874 46	\$569,445 81	\$609,353 32	\$599,918 03	\$616,825 66
Liabilities.					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	40,000 00	40,000 00	40,000 00	50,000 00	50,000 00
Undivided profits less expenses and taxes paid.....	20,364 68	19,420 45	23,871 94	11,703 53	13,655 99
National bank notes outstanding	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
Due to other National banks.....					
Due to State banks and bankers					
Dividends unpaid.....		134 67	28 00	728 33	
Individual deposits subject to check.....	219,009 10	179,849 93	206,427 87	202,742 64	218,488 27
Demand certificates of deposit.....	211,480 68	204,980 76	214,027 51	209,743 53	209,681 40
Time certificates of deposit.....					
Certified checks.....		60 00			
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....	\$615,874 46	\$569,445 81	\$609,353 32	\$599,918 03	\$616,825 66

No. 7013.

CENTRAL NATIONAL BANK, BATTLE CREEK.

Organized November 21, 1903.

EDWARD C. HINMAN, *President*; FRANK WOLF, CARROLL L. POST, HOWARD B. SHERMAN, *Vice-Presidents*; FRANK G. EVANS, *Cashier*.

DIRECTORS.—C. W. Post, Edward C. Hinman, L. W. Robinson, Carroll L. Post, H. P. Stewart, H. B. Sherman, Leopold Werstein, G. L. Gilkey, Frank Wolf, Frank G. Evans.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$1,630,026 94	\$1,640,957 72	\$1,664,145 73	\$1,578,031 37	\$1,729,439 79
Overdrafts, secured and unsecured.....	1,495 17	166 41	30 41	499 54	43 83
U. S. bonds to secure circulation.....	200,000 00	200,000 00	200,000 00	200,000 00	200,000 00
U. S. bonds to secure U. S. deposits.....	100,000 00	110,000 00	70,000 00	70,000 00	30,000 00
Other bonds to secure U. S. deposits.....			30,000 00	30,000 00	30,000 00
U. S. bonds on hand.....					
U. S. bonds loaned.....		70,000 00			
Premiums on U. S. bonds.....	9,575 00	9,575 00	9,575 00	9,575 00	8,075 00
Stocks, securities, etc.....	20,000 00	20,000 00	20,000 00	30,000 00	112,737 00
Banking house, furniture and fixtures.....	23,820 00	22,070 00	22,070 00	20,320 00	20,320 00
Items in transit.....	10,804 46				
Other real estate, and mortgages owned.....					
Due from National banks (not reserve agents).....		36 80	10,605 64	465 38	11,179 68
Due from State banks and bankers.....	8,457 47	8,665 11		9,009 79	
Due from approved reserve agents.....	167,761 99	139,708 08	223,233 95	321,164 55	230,904 07
Checks and other cash items.....	709 40	2,992 27	3,461 48	1,130 89	973 93
Exchanges for clearing house.....					
Notes of other National banks.....	4,200 00	2,000 00	2,200 00	3,500 00	3,000 00
Fractional paper currency, nickels and cents.....	1,153 34	454 22	416 84	340 11	455 39
Specie.....	94,682 55	118,703 55	111,400 30	105,440 30	100,322 55
Legal tender notes.....	25,000 00	15,500 00	26,500 00	25,000 00	25,000 00
Redemption fund with U. S. treasurer (5% of circulation).....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Due from U. S. treasurer, other than 5% redemption fund.....				2,000 00	3,000 00
Totals.....	\$2,307,686 32	\$2,370,829 16	\$2,403,639 35	\$2,416,476 93	\$2,515,451 24
Liabilities.					
Capital stock paid in.....	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits, less expenses and taxes paid.....	30,724 14	23,867 25	25,394 55	3,832 05	20,058 18
National bank notes outstanding.....	200,000 00	195,850 00	193,800 00	200,000 00	191,900 00
Due to other National banks.....		15,831 33	748 00	893 80	893 80
Due to State banks and bankers.....		21 00			
Dividends unpaid.....		15 00		276 00	30 00
Individual deposits subject to check.....	1,613,895 46	1,661,786 18	1,781,614 01	1,864,291 90	1,946,979 00
Demand certificates of deposit.....	98,549 38	42,736 97	68,162 94	33,928 27	45,463 91
Time certificates of deposit.....					
Certified checks.....	56 85	721 43	919 85	754 91	126 35
Cashier's checks outstanding.....					
United States deposits.....	114,460 49	100,000 00	83,000 00	60,000 00	60,000 00
Deposits of U. S. disbursing officers.....					
Bonds deposited.....		80,000 00			
Notes and bills rediscounted.....					
Reserved for taxes.....				2,500 00	
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....	\$2,307,686 32	\$2,370,829 16	\$2,403,639 35	\$2,416,476 93	\$2,515,451 24

No. 7589.

THE OLD NATIONAL BANK OF BATTLE CREEK, BATTLE CREEK.

EDWIN C. NICHOLS, *President*; CHARLES AUSTIN, WM. J. SMITH, *Vice Presidents*;
- LONN J. KARCHER, *Cashier*; ALMON D. WEBB, *Assistant Cashier*.

DIRECTORS.—Edwin C. Nichols, Charles Austin, S. J. Titus, Wm. J. Smith, C. C. Beach, L. J. Karcher,
C. E. Kolb, L. B. Anderson, John Heyser, A. B. Williams.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$2,141,141 93	\$2,075,677 57	\$2,162,065 09	\$2,071,741 67	\$1,968,318 05
Overdrafts secured and unsecured.	1,103,79	14,661 68	8,461 79	3,948 67	11,126 42
U. S. bonds to secure circulation...	150,000 00	150,000 00	150,000 00	150,000 00	150,000 00
U. S. bonds to secure U. S. deposits	112,000 00	112,000 00	112,000 00	112,000 00	112,000 00
U. S. bonds on hand.....					
Premiums on U. S. bonds.....	2,312 50				
Stocks, securities, etc.....	125,419 26	119,910 93	133,957 79	173,957 79	178,867 74
Banking house, furniture and fix- tures.....	5,000 00	5,000 00	5,000 00	5,000 00	5,000 00
Items in transit.....					77,848 28
Other real estate, and mortgages owned.....					
Due from National banks (not re- serve agents).....	80,632 67	44,914 25	47,578 00		
Due from State banks and bankers.	20,625 34	20,939 12	23,549 65	54,285 97	21,945 09
Due from approved reserve agents	236,853 24	291,293 28	211,477 09	210,296 50	326,876 85
Checks and other cash items.....	8,209 45	6,167 07	3,723 49	3,682 65	5,195 14
Exchanges for clearing house.....					
Notes of other National banks.....	2,330 00	6,995 00	4,695 00	4,500 00	7,050 00
Fractional paper currency, nickels and cents.....	646 96	1,221 12	908 87	347 70	350 76
Specie.....	110,160 65	118,202 05	133,949 75	154,158 25	118,732 75
Legal tender notes.....	47,000 00	58,500 00	35,000 00	40,000 00	40,000 00
Redemption fund with U. S. treas- urer (5% of circulation).....	7,500 00	7,500 00	7,500 00	7,500 00	7,500 00
Due from U. S. treasurer, other than 5% redemption fund.....					
Totals.....	\$3,050,935 79	\$3,032,982 07	\$3,039,887 12	\$2,991,419 20	\$3,030,811 08
Liabilities.					
Capital stock paid in.....	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund.....	30,000 00	35,000 00	35,000 00	40,000 00	40,000 00
Undivided profits less expenses and taxes paid.....	27,300 84	15,287 11	25,719 60	8,928 65	27,646 07
National bank notes outstanding...	150,000 00	145,800 00	144,795 00	149,995 00	146,295 00
Due to other National banks.....			3,621 04	4,067 04	6,129 87
Due to State banks and bankers...	4,446 82	5,275 99	9,370 28	13,031 20	7,521 75
Dividends unpaid.....		25 00		425 00	250 00
Individual deposits subject to check.....	2,505,394 72	2,496,610 91	2,504,969 17	2,499,116 58	2,523,759 15
Demand certificates of deposit.....	83,463 92	82,829 56	73,861 20	74,721 93	78,209 24
Time certificates of deposit.....					
Certified checks.....	269 49	153 50	545 50	1,113 50	1,000 00
Cashier's checks outstanding.....			2 33		
United States deposits.....	100,000 00	100,000 00	92,000 00	50,000 00	50,000 00
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....	\$3,050,935 79	\$3,032,982 07	\$3,039,887 12	\$2,991,419 20	\$3,030,811 08

No. 2853.

FIRST NATIONAL BANK, BAY CITY.

CHARLES A. EDDY, *President*; FREDERICK T. NORRIS, *Vice President*;
FREDERICK P. BROWNE, *Cashier*.

DIRECTORS.—Chas. A. Eddy, F. P. Browne, H. B. Smith, E. A. Cooley, F. T. Norris, A. E. Bousfield,
William L. Clements, Edwin T. Carrington, Franklin E. Parker.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$771,508 42	\$821,937 80	\$900,667 85	\$939,419 46	\$942,630 08
Overdrafts, secured and unsecured	250 85	5 67	51 40	482 37	23 25
U. S. bonds to secure circulation	100,000 00	100,000 00	100,000 00	100,000 00	100,000 00
Other bonds to secure U. S. deposits	56,000 00	56,000 00	56,000 00	56,000 00	56,000 00
U. S. bonds on hand.....					
Premiums on U. S. bonds.....	1,250 00				
Stocks, securities, etc.....	238,658 50	277,570 00	265,970 00	254,170 00	293,170 00
Banking house, furniture and fix- tures.....	20,000 00	20,000 00	20,000 00	20,000 00	20,000 00
Other real estate and mortgages, owned.....					
Due from National banks (not re- serve agents).....	13,024 08	7,582 81	6,883 16	5,135 72	18,774 73
Due from State banks and bankers	24,133 99	22,470 46	28,965 50	8,385 11	15,685 07
Due from approved reserve agents	185,740 23	90,643 92	207,182 88	168,164 95	220,675 59
Checks and other cash items.....	308 13	308 66	3,299 61	2,096 98	2,834 25
Exchanges for clearing house.....	9,318 62	7,975 65	4,561 50	2,413 24	2,903 64
Notes of other National banks.....	12,830 00	3,630 00	11,530 00	3,925 00	4,800 00
Fractional paper currency, nickels and cents.....	406 52	675 86	880 57	683 20	707 82
Specie.....	38,705 00	32,900 00	33,815 00	46,790 00	35,975 00
Legal tender notes.....	47,772 00	63,360 00	49,831 00	41,221 00	34,660 00
Redemption fund with U. S. treas- urer (5% of circulation).....	5,000 00	5,000 00	5,000 00	5,000 00	5,000 00
Due from U. S. treasurer, other than 5% redemption fund.....		1,500 00	3,650 00		1,800 00
Totals.....	\$1,524,906 34	\$1,511,590 83	\$1,598,268 47	\$1,651,887 03	\$1,755,639 43
Liabilities.					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	100,000 00	100,000 00	100,000 00	100,000 00	100,000 00
Undivided profits less expenses and taxes paid.....	35,958 45	31,411 37	36,334 35	44,237 65	48,417 33
National bank notes outstanding..	100,000 00	98,400 00	100,000 00	100,000 00	100,000 00
Due to other National banks.....	3,698 85	2,861 38	532 41	3,288 06	5,565 51
Due to State banks and bankers	41,231 16	48,930 64	26,344 54	25,265 65	21,806 06
Dividends unpaid.....		12 50		37 50	
Individual deposits subject to check.....	486,468 87	433,726 35	579,654 95	631,601 07	732,483 88
Demand certificates of deposit.....					
Time certificates of deposit.....	599,158 72	603,127 10	589,529 40	590,349 93	590,477 89
Certified checks.....	374 53	858 77	1,075 61	707 91	316 77
Cashier's checks outstanding.....	8,015 76	14,053 76	9,503 76	575 76	575 76
United States deposits.....	50,000 00	73,408 96	50,493 45	51,023 50	51,196 23
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Reserved for taxes.....		4,800 00	4,800 00	4,800 00	4,800 00
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....	\$1,524,906 34	\$1,511,590 83	\$1,598,268 47	\$1,651,887 03	\$1,755,639 43

No. 4953.

THE OLD SECOND NATIONAL BANK, BAY CITY.

JAMES E. DAVIDSON, *President*; EDGAR B. FOSS, *Vice President*; MARTIN M. ANDREWS, *Cashier*;
CHARLES M. BUMP, *Assistant Cashier*.

DIRECTORS.—James E. Davidson, Edgar B. Foss, John L. Stoddard, Geo. Birney Jennison.
Martin M. Andrews.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$526,413 43	\$498,629 43	\$583,825 16	\$551,677 58	\$521,977 85
Overdrafts, secured and unsecured.....	67	141 58	30	45 86	89 39
U. S. bonds to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits.....					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....					
Stocks, securities, etc.....	86,552 77	76,552 77	76,552 77	76,552 77	76,552 77
Banking house, furniture and fixtures.....	2,500 00	2,500 00	2,500 00	2,500 00	2,500 00
Other real estate, and mortgages owned.....					
Due from National banks (not reserve agents).....	18,121 70		4,390 93	4,275 71	3,793 42
Due from State banks and bankers.....	25,231 22	10,675 85	6,478 25	4,179 27	6,563 05
Due from approved reserve agents.....	26,047 36	75,332 33	44,180 56	47,024 55	58,992 22
Checks and other cash items.....	232 28	556 76	248 68	198 09	13 45
Exchanges for clearing house.....	4,279 92	2,420 36	8,314 56	5,221 09	2,918 37
Notes of other National banks.....	4,900 00	4,740 00	2,965 00	4,125 00	4,965 00
Fractional paper currency, nickels and cents.....	156 36	151 20	133 46	165 80	137 65
Specie.....	47,612 00	45,129 00	44,154 00	35,175 00	51,590 00
Legal tender notes.....	12,911 00	7,332 00	3,995 00	5,352 00	6,619 00
Redemption fund with U. S. treasurer (5 % of circulation).....	3,100 00	2,500 00	3,800 00	2,500 00	3,800 00
Due from U. S. treasurer, other than 5 % redemption fund.....		900 00			
Totals.....	\$808,058 71	\$777,561 28	\$831,338 67	\$788,992 72	\$790,512 17
Liabilities.					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	15,000 00	15,000 00	15,000 00	15,000 00	15,000 00
Undivided profits, less expenses and taxes paid.....	10,452 50		6,032 83	6,987 86	10,310 02
National bank notes outstanding.....	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
Due to other National banks.....	11,280 66	12,368 45	12,153 26	7,929 38	10,001 53
Due to State banks and bankers.....	5,074 27	18,289 46	5,165 48	8,089 95	8,190 55
Dividends unpaid.....					
Individual deposits subject to check.....	327,484 40	323,616 84	404,881 48	367,767 52	367,527 84
Demand certificates of deposit.....	257,035 94	258,286 53	238,105 62	233,218 02	229,482 23
Time certificates of deposit.....					
Certified checks.....					
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers.....					
Notes and bills rediscounted.....	1,730 85				
Bills payable.....	30,000 00				
Liabilities other than those above stated.....					
Totals.....	\$808,058 71	\$777,561 28	\$831,338 67	\$788,992 72	\$790,512 17

No. 3947.

FIRST NATIONAL BANK, BESSEMER.

WILLIAM I. PRINCE, *President*; GEORGE L. LOOPE, *Vice President*; W. F. TRUETTNER, *Cashier*;
SAMUEL J. WILLIAMS, *Teller*.

DIRECTORS.—William I. Prince, H. Olin Young, Louis H. Truettner, George L. Loope,
Albert D. Johnston.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$438,329 00	\$440,176 97	\$438,430 80	\$431,856 95	\$425,063 83
Overdrafts secured and unsecured.		65 63			
U. S. bonds to secure circulation...	12,500 00	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....					
Stocks, securities, etc.....	30,675 00	30,675 00	28,175 00	26,175 00	25,175 00
Banking house, furniture and fix- tures.....	5,000 00	5,000 00	5,000 00	5,000 00	5,000 00
Other real estate, and mortgages owned.....	10,042 04	10,149 40	10,298 96	10,624 01	10,634 01
Due from National banks (not re- serve agents).....	60,794 88	40,686 10	23,801 98	17,451 76	42,975 08
Due from State banks and bankers.	280 00	361 46	2,525 25	498 61	9,102 32
Due from approved reserve agents	18,154 51	126,273 28	103,270 32	38,107 79	71,442 23
Checks and other cash items.....	5,879 90	5,587 74	2,457 02	8,707 31	4,186 20
Exchanges for clearing house.....					
Notes of other National banks.....	10,575 00	10,475 00	3,250 00	3,890 00	2,265 00
Fractional paper currency, nickels and cents.....	1,587 01	1,950 32	2,693 77	897 93	1,026 10
Specie.....	62,718 80	67,931 40	55,688 95	65,614 45	56,081 50
Legal tender notes.....	12,610 00	26,570 00	14,085 00	5,740 00	4,170 00
Redemption fund with U. S. treas- urer (5% of circulation).....	625 00	625 00	625 00	625 00	625 00
Due from U. S. treasurer, other than 5% redemption fund.....					
Totals.....	\$667,771 14	\$779,029 30	\$702,602 05	\$627,698 81	\$670,246 27
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	15,000 00	15,000 00	15,000 00	20,000 00	20,000 00
Undivided profits less expenses and taxes paid.....	5,416 16	7,047 88	11,030 80	5,169 67	6,661 23
National bank notes outstanding..	12,500 00	12,500 00	11,900 00	12,500 00	12,000 00
Due to other National banks.....					
Due to State banks and bankers.					
Dividends unpaid.....		4 00		80 00	5 00
Individual deposits subject to check.....	456,908 79	582,329 89	509,041 02	439,702 80	473,061 24
Demand certificates of deposit.....	117,836 59	111,950 53	106,161 05	100,266 34	108,518 70
Time certificates of deposit.....					
Certified checks.....	12 60	50 00	404 18		
Cashier's checks outstanding.....	10,097 00	147 00	65 00		
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....	\$667,771 14	\$779,029 30	\$702,602 05	\$627,698 81	\$670,246 27

STATE BANKING DEPARTMENT.

No. 9020.

FIRST NATIONAL BANK, BOYNE CITY.

W. H. WHITE, *President*; W. S. SHAW, *Vice President*; S. C. SMITH, *Cashier*;
R. W. WIGLE, *Assistant Cashier*.

DIRECTORS.—W. H. White, W. H. Matthews, W. S. Shaw, P. F. McIntire, Thos. White,
Chalmers Curtis, S. C. Smith.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....		\$181,807 39	\$206,321 93	\$218,007 44	\$194,730 10
Overdrafts, secured and unsecured		447 09	240 86	474 20	135 05
U. S. bonds to secure circulation		12,500 00	12,500 00	25,000 00	50,000 00
U. S. bonds to secure U. S. deposits					
Undivided profits.....		260 62			
U. S. bonds on hand.....					
Premiums on U. S. bonds.....		531 25	531 25	1,000 00	2,000 00
Stocks, securities, etc.....		2,729 25	4,059 25	4,059 25	3,429 25
Banking house, furniture and fixtures.....		26,000 00	26,000 00	26,000 00	29,500 00
Other real estate and mortgages owned.....					5,000 00
Due from National banks (not reserve agents).....		4,058 86	2,300 10	2,316 42	5,531 52
Due from State banks and bankers.....		7 70	84 21		
Due from approved reserve agents		7,822 77	11,371 73	4,789 81	13,411 67
Checks and other cash items.....		1,271 97	1,021 91	156 92	1,141 60
Exchanges for clearing house.....					50 93
Notes of other National banks.....		3,000 00	870 00	5,402 00	2,400 00
Fractional paper currency, nickels and cents.....		645 05	384 66	291 09	314 82
Specie.....		8,018 55	8,211 50	7,794 30	5,311 45
Legal tender notes.....		5,500 00	11,100 00	6,663 00	9,300 00
Redemption fund with U. S. treasurer (5% of circulation).....			625 00	1,250 00	2,500 00
Due from U. S. treasurer, other than 5% redemption fund.....					1,200 00
Totals.....		\$254,500 50	\$285,622 40	\$303,204 43	\$325,956 39
Liabilities.					
Capital stock paid in.....		\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....		10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits less expenses and taxes paid.....			277 78	1,789 45	1,798 67
National bank notes outstanding.....			12,500 00	25,000 00	50,000 00
Due to other National banks.....					
Due to State banks and bankers.....		13 75			
Dividends unpaid.....					
Individual deposits subject to check.....		130,404 56	143,663 68	132,782 22	137,275 68
Demand certificates of deposit.....		64,082 19	64,124 94	68,576 76	74,308 54
Time certificates of deposit.....			56 00	56 00	73 50
Certified checks.....					
Cashier's checks outstanding.....					
State deposits.....					2,500 00
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....			5,000 00	15,000 00	
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....		\$254,500 50	\$285,622 40	\$303,204 43	\$325,956 39

No. 3925.

FIRST NATIONAL BANK, BUCHANAN.

D. S. SCOFFERN, *President*; J. W. BEISTLE, C. F. PEARSON, *Vice Presidents*; H. B. HOWE, *Cashier*;
A. F. HOWE, *Assistant Cashier*.

DIRECTORS.—D. S. Scoffern, C. H. Baker, J. W. Beistle, C. F. Pears, Charles Bishop.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$140,625 24	\$137,091 37	\$145,212 11	\$131,300 35	\$127,847 14
Overdrafts, secured and unsecured.	2,500 88	5,262 26	4,000 40	1,586 45	3,000 25
U. S. bonds to secure circulation	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....	694 09	694 09	694 09	694 09	694 09
Stocks, securities, etc.....	18,622 29	17,034 99	14,034 99	17,021 49	17,021 49
Banking house, furniture and fix- tures.....	5,200 00	5,200 00	5,200 00	5,200 00	5,250 00
Other real estate, and mortgages owned.....					
Due from National banks (not re- serve agents).....	10,751 42	8,051 16	9,925 32	16,041 08	17,727 50
Due from State banks and bankers	5,979 21	8,479 21	7,774 82	8,125 98	11,874 00
Due from approved reserve agents	42,105 25	23,874 87	23,869 24	32,997 25	40,400 98
Checks and other cash items.....	887 92	2,769 54	2,264 04	1,805 36	4,768 90
Exchanges for clearing house.					
Notes of other National banks.....	6,000 00	2,000 00	1,410 00	4,867 00	980 00
Fractional paper currency, nickels and cents.....	326 00	273 75	413 91	140 41	181 85
Specie.....	20,166 30	21,134 75	24,753 95	25,643 00	18,292 60
Legal tender notes.....	2,000 00	1,500 00	500 00	800 00	6,700 00
Redemption fund with U. S. treas- urer (5% of circulation).....	1,250 00	1,250 00	1,250 00	1,250 00	1,250 00
Due from U. S. treasurer, other than 5% redemption fund.....					
Totals.....	\$282,108 60	\$259,615 99	\$266,302 87	\$272,477 46	\$290,988 80
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less expenses and taxes paid.....	10,540 17	9,037 85	8,691 82	10,420 46	8,337 91
National bank notes outstanding...	25,000 00	25,000 00	22,200 00	22,800 00	25,000 00
Due to other National banks.....		92 41			
Due to State banks and bankers					
Dividends unpaid.....	330 00	494 00	386 00	386 00	662 00
Individual deposits subject to check.....	58,038 76	49,758 43	66,954 69	67,062 99	64,318 97
Demand certificates of deposit.....	153,199 67	140,233 30	129,755 36	136,788 01	147,276 59
Time certificates of deposit.....					
Certified checks.....					
Cashier's checks outstanding.....			3,315 00	20 00	393 33
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....	\$282,108 60	\$259,615 99	\$266,302 87	\$272,477 46	\$290,988 80

No. 3457.

FIRST NATIONAL BANK OF CALUMET, CALUMET.

JOHN D. CUDDIHY, *President*; JOSEPH HERMANN, *Vice President*; JOSEPH W. SELDEN, *Cashier*;
EDWARD F. CUDDIHY, *Assistant Cashier*.

DIRECTORS.—Joseph Hermann, John D. Cuddihy, Thomas M. Lyon, Edward Ulseth, Norman W. Haire, Thomas H. Collins, Thomas Hoatson, Joseph W. Selden, Edward Ryan.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$2,334,035 41	\$2,220,671 08	\$2,132,042 77	\$2,119,323 52	\$2,133,466 33
Overdrafts secured and unsecured,	3,736 63	515 41	5 66	305 22	1,053 17
U. S. bonds to secure circulation..	50,000 00	50,000 00	50,000 00	100,000 00	100,000 00
U. S. bonds to secure U. S. deposits	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds on hand.....	2,300 00	2,300 00	2,300 00	2,300 00	14,800 00
Premiums on U. S. bonds.....	7,468 75	7,468 75	7,468 75	9,219 75	8,756 00
Stocks, securities, etc.....	242,985 00	296,985 00	291,735 00	280,585 00	277,585 00
Banking house, furniture and fix- tures.....	47,490 00	47,757 03	48,383 03	48,898 29	50,453 07
Other real estate, and mortgages owned.....					
Due from National banks (not re- serve agents).....	9,025 76	9,324 24	17,599 71	26,290 10	47,890 13
Due from State banks and bankers.	9,894 40	7,883 79	23,445 10	16,232 51	17,988 94
Due from approved reserve agents	98,891 02	273,889 24	477,066 45	368,775 14	307,348 51
Checks and other cash items.....	1,052 00	1,528 13	1,000 00	8,567 05	1,000 00
Exchanges for clearing house.....	2,620 35	5,046 85	6,108 89	9,728 46	10,691 00
Notes of other National banks.....	23,930 00	33,700 00	49,035 00	59,335 00	30,700 00
Fractional paper currency, nickels and cents.....	413 18	294 78	1,108 13	1,304 50	541 94
Specie.....	323,249 55	324,683 70	248,144 65	262,416 30	229,855 60
Legal tender notes.....	100,000 00	100,000 00	100,000 00	100,000 00	146,000 00
Redemption fund with U. S. treas- urer (5% of circulation).....	2,500 00	2,500 00	2,500 00	5,000 00	5,000 00
Due from U. S. treasurer, other than 5% redemption fund.....					
Totals.....	\$3,309,592 05	\$3,434,548 00	\$3,507,993 14	\$3,468,280 84	\$3,433,129 69
Liabilities.					
Capital stock paid in.....	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Surplus fund.....	200,000 00	200,000 00	200,000 00	200,000 00	200,000 00
Undivided profits less expenses and taxes paid.....	18,597 16	25,206 77	33,563 36	42,172 30	43,908 53
National bank notes outstanding..	48,800 00	49,500 00	47,750 00	49,500 00	99,500 00
Due to other National banks.....	22,552 54	7,530 93	9,312 78	13,153 12	391 97
Due to State banks and bankers.		371 13			
Dividends unpaid.....					
Individual deposits subject to check.....	2,709,820 50	2,831,341 88	2,891,777 95	2,838,708 99	2,790,683 54
Demand certificates of deposit.....	59,790 85	70,023 03	75,089 05	72,246 43	46,145 65
Time certificates of deposit.....					
Certified checks.....	31 00	574 26	300 00	2,500 00	2,500 00
Cashier's checks outstanding.....					
United States deposits.....	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....	\$3,309,592 05	\$3,434,548 00	\$3,507,993 14	\$3,468,280 84	\$3,433,129 69

No. 1812.

FIRST NATIONAL BANK, CASSOPOLIS.

M. L. HOWELL, *President*; A. M. KINGSBURY, *Vice President*; CHARLES A. RITTER, *Cashier*;
D. L. KINGSBURY, *Assistant Cashier*.

DIRECTORS.—M. L. Howell, Chas. A. Ritter, A. M. Kingsbury, C. H. Funk, Harsen D. Smith,
W. G. Bonine, L. B. Des Voignes.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$203,526 77	\$185,152 34	\$200,315 09	\$200,024 75	\$206,655 40
Overdrafts, secured and unsecured	102 86		15 23	397 02	267 77
U. S. bonds to secure circulation	20,000 00	20,000 00	20,000 00	20,000 00	20,000 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....					
Stocks, securities, etc.....	86,000 00	85,500 00	71,750 00	76,750 00	81,250 00
Banking house, furniture and fix- tures.....	4,500 00	4,500 00	4,500 00	4,500 00	4,500 00
Other real estate and mortgages, owned.....					
Due from National banks (not re- serve agents).....				13 13	
Due from State banks and bankers	8 50	33 48	241 01		4,364 10
Due from approved reserve agents	20,067 08	20,336 97	33,883 11	11,334 42	31,942 72
Checks and other cash items.....	209 85	9 50	55 30	240 82	3 44
Exchanges for clearing house.....					
Notes of other National banks.....	220 00	1,105 00	255 00	250 00	555 00
Fractional paper currency, nickels and cents.....	110 49	269 22	311 30	127 48	151 72
Specie.....	21,041 00	20,752 00	16,637 00	19,375 00	19,254 00
Legal tender notes.....		500 00			
Redemption fund with U. S. treas- urer (5% of circulation).....	1,000 00	1,000 00	1,000 00	1,000 00	1,000 00
Due from U. S. treasurer, other than 5% redemption fund.....					
Totals.....	\$356,786 55	\$339,158 51	\$348,963 22	\$334,012 62	\$369,944 15
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	40,000 00	40,000 00	40,000 00	40,000 00	40,000 00
Undivided profits less expenses and taxes paid.....	9,016 69	7,628 30	10,150 33	7,404 56	8,576 56
National bank notes outstanding	20,000 00	20,000 00	19,300 00	20,000 00	20,000 00
Due to other National banks.....					
Due to State banks and bankers.....	1,765 92	1,778 79		296 35	
Dividends unpaid.....		50 00			
Individual deposits subject to check.....	123,711 02	118,774 66	140,194 52	103,722 12	116,973 25
Demand certificates of deposit.....	112,218 79	100,515 70	89,031 12	111,662 13	133,071 75
Time certificates of deposit.....					
Certified checks.....					
Cashier's checks outstanding.....	74 13	411 06	287 25	927 46	1,322 59
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....	\$356,786 55	\$339,158 51	\$348,963 22	\$334,012 62	\$369,944 15

No. 1758.

FIRST NATIONAL BANK, CHARLOTTE.

J. M. C. SMITH, *President*; F. S. BELCHER, *Vice President*; FRED H. POLLARD, *Cashier*;
F. A. LESUER, *Assistant Cashier*.

DIRECTORS.—J. M. C. Smith, F. S. Belcher, E. S. Lacey, F. H. Pollard, Geo. N. Berry, W. Z. Mitchell,
C. S. Brown, C. E. Scott.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$382,502 23	\$350,888 24	\$369,596 55	\$348,035 18	\$346,051 43
Overdrafts, secured and unsecured..	1,955 03	2,681 64	1,405 96	3,392 52	3,548 93
U. S. bonds to secure circulation...	75,000 00	75,000 00	75,000 00	75,000 00	75,000 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....					
Stocks, securities, etc.....	13,000 00	34,650 00	62,000 00	73,800 00	67,000 00
Banking house, furniture and fix- tures.....	20,000 00	25,000 00	25,000 00	25,000 00	25,000 00
Other real estate, and mortgages owned.....					
Due from National banks (not re- serve agents).....	13,378 85	15,586 78	25,327 11	13,435 51	11,357 96
Due from State banks and bankers..	58 56			57 39	148 69
Due from approved reserve agents	53,447 09	68,222 48	80,539 58	71,554 65	45,885 68
Checks and other cash items.....	804 79	23 25	38 47	257 47	263 19
Exchanges for clearing house.....					
Notes of other National banks.....	300 00	105 00	775 00	1,625 00	330 00
Fractional paper currency, nickels and cents.....	428 98	393 43	299 15	196 16	299 57
Specie.....	22,187 50	24,002 50	20,980 00	17,600 50	15,415 00
Legal tender notes.....	2,872 00	7,613 00	11,873 00	13,647 00	11,640 00
Redemption fund with U. S. treas- urer (5% of circulation).....	3,750 00	3,750 00	3,750 00	3,750 00	3,750 00
Due from U. S. treasurer, other than 5% redemption fund.....					
Totals.....	\$589,685 03	\$607,916 32	\$676,584 82	\$647,411 38	\$605,690 45
Liabilities.					
Capital stock paid in.....	\$75,000 00	\$75,000 00	\$75,000 00	\$75,000 00	\$75,000 00
Surplus fund.....	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits, less expenses and taxes paid.....	2,985 10	5,923 07	3,772 50	2,490 29	4,693 49
National bank notes outstanding...	75,000 00	75,000 00	75,000 00	75,000 00	75,350 00
Due to other National banks.....					
Due to State banks and bankers..	3,470 94	10,629 38	8,738 23	3,641 88	5,690 78
Dividends unpaid.....			138 00	12 00	
Individual deposits subject to check.....	211,519 30	240,636 80	286,094 43	256,038 06	212,302 80
Demand certificates of deposit.....	179,209 69	175,727 07	202,841 66	210,229 15	207,653 38
Time certificates of deposit.....					
Certified checks.....					
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....	17,500 00				
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....	\$589,685 03	\$607,916 32	\$676,584 82	\$647,411 38	\$605,690 45

No. 3034.

MERCHANTS' NATIONAL BANK, CHARLOTTE.

A. D. BAUGHMAN, *President*; H. G. BARBER, *Vice President*; H. K. JENNINGS, *Cashier*;
N. B. ALSOVER, *Assistant Cashier*.

DIRECTORS.—A. D. Baughman, E. N. Ely, H. K. Jennings, H. G. Barber, G. H. Spencer, H. A. Highy,
Albert Murray.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$280,162 79	\$252,183 46	\$273,300 07	\$272,506 90	\$273,796 63
Overdrafts secured and unsecured.....	2,997 69	6,966 08	5,619 97	6,096 63	5,702 88
U. S. bonds to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits.....	15,000 00	15,000 00	15,000 00	15,000 00	15,000 00
U. S. bonds on hand.....					
Premiums on U. S. bonds.....					
Stocks, securities, etc.....	7,500 00	7,500 00	7,500 00	7,500 00	7,500 00
Banking house, furniture and fixtures.....	20,000 00	20,000 00	20,000 00	20,000 00	20,000 00
Transit items.....	9,891 76	9,887 24			
Other real estate, and mortgages owned.....					
Due from National banks (not reserve agents).....					
Due from State banks and bankers.....			410 86	1,065 22	452 71
Due from approved reserve agents.....	51,102 92	49,414 66	46,016 68	38,498 77	62,776 65
Checks and other cash items.....	121 20	55 00		20 00	15 35
Exchanges for clearing house.....					
Notes of other National banks.....	1,245 00	2,500 00	700 00	3,940 00	1,060 00
Fractional paper currency, nickels and cents.....	364 48	755 66	998 66	918 59	782 65
Specie.....	22,167 00	26,275 00	24,278 00	17,525 50	15,312 00
Legal tender notes.....		2,500 00	4,000 00	5,500 00	2,500 00
Redemption fund with U. S. treasurer (5% of circulation).....	2,500 00	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5% redemption fund.....					
Totals.....	\$443,052 84	\$445,527 10	\$450,384 24	\$441,601 61	\$457,398 87
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits less expenses and taxes paid.....	13,635 67	13,932 83	10,549 84	12,015 50	13,128 39
National bank notes outstanding.....	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
Due to other National banks.....					
Due to State banks and bankers.....	8,877 90	6,461 33	10,110 14	1,151 82	14,035 06
Dividends unpaid.....					
Individual deposits subject to check.....	95,040 29	106,325 88	93,525 71	99,403 59	113,145 92
Demand certificates of deposit.....	160,345 98	153,654 06	170,045 55	162,877 70	150,936 50
Time certificates of deposit.....					
Certified checks.....	153 00	153 00	1,153 00	1,153 00	1,153 00
Cashier's checks outstanding.....					
United States deposits.....	15,000 00	15,000 00	15,000 00	15,000 00	15,000 00
Deposits of U. S. disbursing officers.....					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....	\$443,052 84	\$445,527 10	\$450,384 24	\$441,601 61	\$457,398 87

No. 3235.

FIRST NATIONAL BANK OF CHEBOYGAN.

GEO. F. RAYNOLDS, *President*; JACOB J. POST, *Vice President*; A. W. RAMSAY, *Cashier*.

DIRECTORS.—Geo. F. Raynolds, Jacob J. Post, S. Harris Embury, A. M. Gerow, V. D. Sprague, H. A. Frambach.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$487,325 28	\$459,974 94	\$462,118 02	\$463,379 36	\$457,835 10
Overdrafts, secured and unsecured	81 62	255 50	1,337 27	709 18	190 01
U. S. bonds to secure circulation	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....	2,967 66	2,673 26	2,673 26	2,673 26	2,673 26
Stocks, securities, etc.....	23,700 00	20,000 00	20,000 00	20,000 00	20,000 00
Banking house, furniture and fixtures.....	19,095 75	19,092 75	19,091 55	19,091 55	19,091 55
Other real estate and mortgages owned.....					
Due from National banks (not reserve agents).....	5,000 76	5,651 09	4,836 81	6,896 51	6,143 15
Due from State banks and bankers	4,809 01	5,636 79	8,240 98	6,234 61	6,226 50
Due from approved reserve agents	52,463 35	64,444 26	48,552 26	50,043 58	71,642 95
Checks and other cash items.....	758 70	1,708 82	430 15	1,357 38	864 48
Exchanges for clearing house.....					
Notes of other National banks.....	1,128 00	1,441 00	742 00	2,919 00	1,491 00
Fractional paper currency, nickels and cents.....	116 43	432 49	339 48	302 66	310 61
Specie.....	28,658 80	32,740 90	31,244 35	30,229 70	29,951 95
Legal tender notes.....	17,639 00	9,226 00	18,210 00	14,375 00	9,608 00
Redemption fund with U. S. treasurer (5 % of circulation).....	2,500 00	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5 % redemption fund.....			1,000 00		
Totals.....	\$695,644 42	\$675,780 40	\$671,316 13	\$670,713 79	\$678,528 56
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits less expenses and taxes paid.....	27,548 85	25,398 93	26,913 46	23,843 73	25,191 54
National bank notes outstanding	50,000 00	50,000 00	48,300 00	50,000 00	50,000 00
Due to other National banks.....					
Due to State banks and bankers.....				525 00	
Dividends unpaid.....					
Individual deposits subject to check.....	221,509 67	219,921 76	224,924 91	224,233 03	241,042 87
Demand certificates of deposit.....	2,281 89	1,393 89	3,231 00	2,118 98	2,922 40
Time certificates of deposit.....	334,304 01	319,065 82	307,946 76	309,768 05	299,346 75
Certified checks.....				225 00	25 00
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers.....					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....	\$695,644 42	\$675,780 40	\$671,316 13	\$670,713 79	\$678,528 56

No. 1235.

COLDWATER NATIONAL BANK, COLDWATER.

L. M. WING, *President*; Z. G. OSBORN, *Vice President*; H. R. SAUNDERS, *Cashier*;
W. H. SIMONS, *Assistant Cashier*.

DIRECTORS.—L. M. Wing, Z. G. Osborn, Louis Sloman, F. W. Moore, H. R. Saunders, B. B. Gorman,
C. A. Pollock.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$307,351 84	\$299,555 21	\$319,592 32	\$290,871 77	\$268,186 57
Overdrafts, secured and unsecured.....	828 92	572 66	1,299 81	1,035 00	982 37
U. S. bonds to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure U. S. deposits.....					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....					
Stocks, securities, etc.....	1,500 00	1,500 00	1,500 00	26,500 00	18,500 00
Banking house, furniture and fixtures.....	2,865 00	2,865 00	2,865 00	2,865 00	2,865 00
Other real estate, and mortgages owned.....	4,500 00	3,500 00	3,500 00	1,500 00	1,500 00
Due from National banks (not reserve agents).....	2,552 84	2,561 20	2,888 65	2,581 98	3,582 28
Due from State banks and bankers.....	1,896 89			500 00	
Due from approved reserve agents.....	35,166 85	56,527 96	87,751 15	30,312 04	50,556 93
Checks and other cash items.....	87 98	204 73	555 89	325 89	365 54
Exchanges for clearing house.....					
Notes of other National banks.....	2,790 00	2,820 00	3,910 00	3,085 00	1,815 00
Fractional paper currency, nickels and cents.....	94 72	199 12	166 00	166 51	163 50
Specie.....	19,720 05	15,780 60	17,192 10	15,742 70	15,634 10
Legal tender notes.....	1,880 00	1,180 00	1,640 00	1,290 00	3,380 00
Redemption fund with U. S. treasurer (5 % of circulation).....	1,250 00	1,250 00	1,250 00	1,250 00	1,250 00
Due from U. S. treasurer, other than 5 % redemption fund.....					
Totals.....	\$407,485 09	\$413,516 48	\$469,110 62	\$403,025 89	\$393,791 29
Liabilities.					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	35,000 00	35,000 00	35,000 00	35,000 00	35,000 00
Undivided profits, less expenses and taxes paid.....	12,194 62	11,169 44	13,570 98	10,553 33	11,917 59
National bank notes outstanding.....	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
Due to other National banks.....					
Due to State banks and bankers.....					
Dividends unpaid.....					
Individual deposits subject to check.....	160,731 50	165,191 37	213,255 89	148,338 19	138,349 14
Demand certificates of deposit.....	74,558 97	77,155 67	82,283 75	84,134 37	83,524 56
Time certificates of deposit.....					
Certified checks.....					
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers.....					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....	\$407,485 09	\$413,516 48	\$469,110 62	\$403,025 89	\$393,791 29

No. 1924.

SOUTHERN MICHIGAN NATIONAL BANK, COLDWATER.

L. E. ROSE, *President*; M. G. CLARKE, *Vice President*; A. S. UPSON, *Cashier*.

DIRECTORS.—L. E. Rose, R. E. Clarke, M. G. Clarke, A. S. Upson, M. D. Campbell, E. G. Luce.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$522,538 59	\$541,413 39	\$551,963 46	\$544,921 32	\$527,850 51
Overdrafts secured and unsecured,	800 19	27 66	963 52	12 60	148 87
U. S. bonds to secure circulation...	165,000 00	165,000 00	165,000 00	165,000 00	165,000 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....					
Stocks, securities, etc.....	107,406 96	101,182 50	101,152 50	111,152 50	101,052 50
Banking house, furniture and fix- tures.....	16,000 00	16,000 00	16,000 00	16,000 00	16,000 00
Other real estate, and mortgages owned.....					
Due from National banks (not re- serve agents).....	7,281 19	2,271 50	3,352 03	1,931 19	1,932 02
Due from State banks and bankers	5,354 51		85 00	8 60	22 08
Due from approved reserve agents	99,817 96	99,529 17	90,011 72	61,565 36	89,806 74
Checks and other cash items.....	2,000 39	1,145 24	171 36	546 63	548 49
Exchanges for clearing house.....					
Notes of other National banks.....	6,000 00	3,925 00	3,924 00	1,604 00	857 00
Fractional paper currency, nickels and cents.....	242 06	195 95	190 61	72 02	167 62
Specie.....	21,222 30	17,344 85	17,826 24	18,203 30	18,801 60
Legal tender notes.....	24,001 00	17,950 00	18,365 00	13,685 00	11,630 00
Redemption fund with U. S. treas- urer (5% of circulation).....	8,250 00	8,250 00	7,750 00	8,250 00	8,250 00
Due from U. S. treasurer, other than 5% redemption fund.....					
Totals.....	\$985,915 15	\$974,235 26	\$976,755 44	\$942,952 52	\$942,067 43
Liabilities.					
Capital stock paid in.....	\$165,000 00	\$165,000 00	\$165,000 00	\$165,000 00	\$165,000 00
Surplus fund.....	135,000 00	135,000 00	135,000 00	135,000 00	135,000 00
Undivided profits less expenses and taxes paid.....	44,957 11	39,770 30	46,288 28	43,007 91	47,010 70
National bank notes outstanding..	165,000 00	165,000 00	165,000 00	165,000 00	165,000 00
Due to other National banks.....					
Due to State banks and bankers...					
Dividends unpaid.....					
Individual deposits subject to check.....	194,621 36	199,024 65	175,608 96	164,554 13	165,218 64
Demand certificates of deposit.....	281,194 81	270,298 44	289,516 33	270,248 61	264,698 22
Time certificates of deposit.....					
Certified checks.....	141 87	141 87	341 87	141 87	141 87
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....	\$985,915 15	\$974,235 26	\$976,755 44	\$942,952 52	\$942,067 43

No. 7525.

THE IRON COUNTY NATIONAL BANK, CRYSTAL FALLS.

JAMES F. CORCORAN, *President*; CHARLES H. WATSON, *Vice President*; JAMES J. GAFFNEY, *Cashier*; WARD J. KELLEY, *Assistant Cashier*.

DIRECTORS.—James F. Corcoran, Michael H. Moriarity, W. J. Richards, Herman Holmes, Charles H. Watson.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$138,571 88	\$136,280 44	\$149,077 91	\$145,729 19	\$89,392 00
Overdrafts, secured and unsecured	289 07	155 36	48 44	337 41	2 23
U. S. bonds to secure circulation..	12,500 00	12,500 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....	492 19	471 68	870 12	837 74	837 74
Stocks, securities, etc.....	79,297 78	79,277 78	79,277 78	79,267 78	94,317 78
Banking house, furniture and fix- tures.....	13,258 85	13,737 65	14,861 75	15,844 15	19,054 56
Other real estate, and mortgages owned.....					
Due from National banks (not re- serve agents).....	312 86	154 72	1,648 51	112 81	984 70
Due from State banks and bankers	3,213 00	4,820 00	4,458 84	5,752 70	6,441 48
Due from approved reserve agents	34,993 91	73,062 93	45,725 75	35,803 23	90,547 33
Checks and other cash items.....	5,453 95	1,755 23	1,307 26	76 83	467 23
Exchanges for clearing house.....					
Notes of other National banks.....	9,400 00	2,865 00	200 00	2,150 00	2,406 00
Fractional paper currency, nickels and cents.....	3,304 86	1,607 71	602 93	705 90	637 04
Specie.....	62,518 95	35,875 45	31,257 00	27,644 05	19,295 00
Legal tender notes.....	9,700 00	7,000 00	2,400 00	4,250 00	2,050 00
Redemption fund with U. S. treas- urer (5% of circulation).....	625 00	625 00	1,250 00	1,250 00	1,250 00
Due from U. S. treasurer, other than 5% redemption fund.....					
Totals.....	\$373,912 30	\$370,189 64	\$357,986 29	\$344,761 79	\$352,682 78
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	4,000 00	5,000 00	5,000 00	5,000 00	5,000 00
Undivided profits less expenses and taxes paid.....	7,565 95	5,396 59	6,148 87	8,074 45	8,480 83
National bank notes outstanding..	12,500 00	11,900 00	16,500 00	25,000 00	24,000 00
Due to other National banks.....					
Due to State banks and bankers.....					
Dividends unpaid.....					
Individual deposits subject to check.....	142,646 86	159,293 23	159,133 19	135,213 71	132,052 15
Demand certificates of deposit.....					
Time certificates of deposit.....	157,199 49	138,599 82	121,204 23	121,469 51	131,438 34
Certified checks.....					
Cashier's checks outstanding.....				4 12	1,711 46
United States deposits.....					
Deposits of U. S. disbursing officers.....					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....	\$373,912 30	\$370,189 64	\$357,986 29	\$344,761 79	\$352,682 78

No. 3357.

AMERICAN EXCHANGE NATIONAL BANK, DETROIT.

WALDO A. AVERY, *President*; JOHN N. BAGLEY, *Vice President*; HAMILTON DEY, *Cashier*;
HERMANN DEY, JOHN P. WILLIAMS, *Assistant Cashiers*; CHARLES S. HOWARD, *Auditor*.

DIRECTORS.—W. A. Avery, D. D. Thorp, Hamilton Dey, John N. Bagley, Julius Stroh, James N. Wright, Gilbert Hart, Wm. H. Murphy, F. W. Gilchrist, Wm. P. Holliday, Joseph L. Hudson, Charles W. Baird, Frank S. Werneken, Fremont Woodruff, Clay H. Hollister.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$2,498,313 99	\$2,380,895 52	\$2,201,986 56	\$2,096,386 88	\$2,446,348 85
Overdrafts, secured and unsecured.....	5,297 10	269 67	754 42	127 61	118 48
U. S. bonds to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits.....					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....					
Stocks, securities, etc.....	252,100 39	249,031 01	181,065 94	165,886 56	305,496 56
Banking house, furniture and fixtures.....	3,750 00	3,750 00	3,750 00	3,750 00	3,750 00
Other real estate, and mortgages owned.....					
Due from National banks (not reserve agents).....	214,077 49	271,840 95	255,556 78	227,853 77	267,706 18
Due from State banks and bankers.....	24,820 92	33,343 49	28,695 62	37,989 25	24,016 40
Due from approved reserve agents.....	196,035 79	168,780 17	167,764 06	270,809 07	308,819 22
Checks and other cash items.....	2,452 14	282 13	2,282 61	2,070 74	1,770 06
Exchanges for clearing house.....	51,102 76	20,701 85	27,881 98	102,478 44	57,406 05
Notes of other National banks.....	54,073 00	85,066 00	24,630 00	57,058 00	50,069 00
Fractional paper currency, nickels and cents.....	1,250 57	1,819 25	2,126 85	1,442 09	1,811 52
Specie.....	155,963 50	197,967 00	172,603 50	201,835 50	146,160 00
Legal tender notes.....	68,366 00	124,555 00	123,350 00	125,050 00	207,575 00
Redemption fund with U. S. treasurer (5% of circulation).....	2,500 00	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5% redemption fund.....			1,500 00		
Totals.....	\$3,580,103 65	\$3,590,801 04	\$3,246,448 32	\$3,345,237 91	\$3,873,547 32
Liabilities.					
Capital stock paid in.....	\$400,000 00	\$400,000 00	\$400,000 00	\$400,000 00	\$400,000 00
Surplus fund.....	100,000 00	100,000 00	100,000 00	100,000 00	100,000 00
Undivided profits, less expenses and taxes paid.....	66,427 63	60,856 28	74,837 84	65,264 60	69,592 60
National bank notes outstanding.....	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
Due to other National banks.....	403,922 98	343,019 15	358,566 19	440,211 33	525,464 84
Due to State banks and bankers.....	286,387 90	314,355 99	258,066 42	276,327 36	342,905 34
Dividends unpaid.....				102 00	30 00
Individual deposits subject to check.....	2,005,496 22	2,091,023 73	1,881,383 49	1,897,190 77	2,280,086 16
Demand certificates of deposit.....	78,028 44	60,552 49	84,495 61	80,199 12	82,667 07
Time certificates of deposit.....		34,679 78	4,662 82		21,458 89
Certified checks.....		1,576 12	1,797 40	2,927 60	1,342 42
Cashier's checks outstanding.....	10,849 94				
United States deposits.....					
Deposits of U. S. disbursing officers.....					
Notes and bills rediscounted.....	24,002 54	34,737 50	32,638 55	33,015 13	
Bills payable.....	100,000 00	100,000 00			
Liabilities other than those above stated.....	54,988 00				
Totals.....	\$3,580,103 65	\$3,590,801 04	\$3,246,448 32	\$3,345,237 91	\$3,873,547 32

No. 2591.

***COMMERCIAL NATIONAL BANK, DETROIT.**

MORRIS L. WILLIAMS, *President*; GEO. HENDRIE, CHAS. L. PALMS, *Vice Presidents*; F. A. SMITH, *Cashier*;
W. A. MCWHINNEY, F. F. CHRISTIE, J. H. HART, *Assistant Cashiers*.

DIRECTORS.—George Hendrie, Gilbert W. Lee, Morris L. Williams, W. C. Williams, Charles F. Hammond,
Robert Henkel, Jas. D. Standish, A. E. F. White, H. K. White, Chas. L. Palms, J. S. Farrand, Jr.,
Dr. J. B. Book, Frederic B. Stevens, M. J. Murphy.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$5,479,886 33	\$5,584,458 25	\$5,442,440 09		
Overdrafts secured and unsecured, U. S. bonds to secure circulation..	311 25 225,000 00	822 29 225,000 00	1,092 93 225,000 00		
U. S. bonds to secure U. S. deposits	25,000 00	25,000 00	25,000 00		
Other bonds to secure U.S.deposits	225,000 00		195,000 00		
U. S. bonds on hand.....					
Premiums on U. S. bonds.....					
Stocks, securities, etc.....	28,650 18	223,443 18	28,236 18		
Banking house, furniture and fix- tures.....	15,000 00	27,500 00	62,500 00		
Other real estate, and mortgages owned.....					
Due from National banks (not re- serve agents).....	601,563 75	498,556 98	537,613 17		
Due from State banks and bankers	83,023 79	73,402 14	71,063 57		
Due from approved reserve agents	409,119 10	615,337 35	608,412 64		
Checks and other cash items.....	8,273 56	1,928 50	4,410 55		
Exchanges for clearing house.....	121,745 35	236,384 79	104,225 45		
Notes of other National banks.....	29,340 00	36,195 00	40,955 00		
Fractional paper currency, nickels and cents.....	391 14	685 26	653 72		
Specie.....	239,757 50	77,729 00	81,637 00		
Legal tender notes.....	612,000 00	631,000 00	552,000 00		
Redemption fund with U. S. treas- urer (5% of circulation).....	11,250 00	11,250 00	11,250 00		
Due from U. S. treasurer, other than 5% redemption fund.....	2,000 00		8,500 00		
Totals.....	\$8,177,311 95	\$8,268,692 74	\$8,000,599 30		
Liabilities.					
Capital stock paid in.....	\$1,000,000 00	\$1,000,000 00	\$1,000,000 00		
Surplus fund.....	500,000 00	500,000 00	500,000 00		
Undivided profits less expenses and taxes paid.....	187,730 51	222,827 10	249,648 33		
National bank notes outstanding..	50,000 00	171,600 00	225,000 00		
Due to other National banks.....	643,663 58	664,835 44	730,897 38		
Due to State banks and bankers.....	1,310,243 64	1,378,447 82	1,488,741 91		
Dividends unpaid.....		70 00			
Individual deposits subject to check.....	3,083,315 20	2,886,550 89	2,683,476 76		
Demand certificates of deposit.....	674,876 38	711,770 17	695,044 88		
Due trust companies and sav'gs b'ks		284,433 01			
Time certificates of deposit.....					
Certified checks.....	12,641 40	9,456 76	19,863 11		
Cashier's checks outstanding.....	15,730 25	15,347 99	2,594 14		
United States deposits.....	43,534 76	95,000 00	64,482 53		
Deposits of U. S. disbursing officers	239,198 26	111,458 80	123,955 50		
Bonds borrowed.....	250,000 00	195,000 00	195,000 00		
Notes and bills rediscounted.....					
Clearing house certificates.....	140,000 00				
Bills payable.....					
Reserved for taxes.....	26,377 97	21,894 76	21,894 76		
Liabilities other than those above stated.....					
Totals.....	\$8,177,311 95	\$8,268,692 74	\$8,000,599 30		

*Consolidated with First National Bank June 1, 1908.

No. 2707.

FIRST NATIONAL BANK, DETROIT.

MORRIS L. WILLIAMS, *President*; JOHN T. SHAW, *Vice President and Cashier*; EMORY W. CLARK, *Second Vice President*; FREDERICK A. SMITH, *Assistant to the President*; FRANK G. SMITH, W. A. McWHINNEY, F. F. CHRISTIE, JOSEPH GRINDLEY, J. H. HART, JOHN W. STALEY, *Assistant Cashiers*; F. C. BLOMFIELD, *Auditor*.

DIRECTORS.—Dr. J. B. Book, Wm. J. Chittenden, Emory W. Clark, Don M. Dickinson, Clinton G. Edgar, J. S. Farrand, Jr., Edward Ford, Dexter M. Ferry, Jr., Charles F. Hammond, George Hendrie, Robert Henkel, Gilbert W. Lee, Cyrus E. Lothrop, Philip H. McMillan, M. J. Murphy, Thomas Neal, Charles L. Palms, Cornelius J. Reilly, John T. Shaw, Stephen Y. Seyburn, James D. Standish, Albert L. Stephens, Frederick B. Stevens, Willis C. Ward, A. E. F. White, H. K. White, Morris L. Williams, William C. Williams.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$5,201,693 66	\$5,281,559 13	\$5,031,651 06	\$9,363,338 93	\$9,828,480 15
Overdrafts, secured and unsecured	1,443 85	2,065 95	152 09	2,553 92	633 20
U. S. bonds to secure circulation...	460,000 00	440,000 00	440,000 00	440,000 00	440,000 00
U. S. bonds to secure U. S. deposits	100,000 00	120,000 00	120,000 00	320,000 00	320,000 00
Other bonds to secure U. S. deposits	200,000 00	200,000 00	200,000 00	200,000 00	300,000 00
U. S. bonds on hand.....				50,000 00	50,000 00
Premiums on U. S. bonds.....				30,175 00	30,175 00
Stocks, securities, etc.....	563,394 49	849,360 33	971,395 09	1,188,980 84	1,500,580 12
Clearing house account.....	245,000 00				
Banking house, furniture and fix- tures.....				159,309 85	164,109 74
Other real estate, and mortgages owned.....					
Due from National banks (not re- serve agents).....	648,376 33	583,430 09	709,063 78	1,049,479 23	904,800 06
Due from State banks and bankers	236,386 63	280,526 66	282,698 45	793,632 27	575,608 50
Due from approved reserve agents	1,192,629 92	701,747 42	2,062,661 45	1,666,526 62	1,285,021 69
Checks and other cash items.....	157 20	1,487 53	836 58	44,760 84	67,584 30
Exchanges for clearing house.....	151,685 07	138,062 17	176,894 15	261,972 56	178,915 14
Notes of other National banks.....	7,439 00	79,631 00	362,329 00	589,390 00	670,212 00
Fractional paper currency, nickels and cents.....	8,470 52	15,256 25	15,606 86	10,931 53	10,614 33
Specie.....	363,065 50	625,722 50	760,562 50	1,229,403 85	1,462,940 00
Legal tender notes.....	125,414 00	319,157 00	400,211 00	1,144,675 00	958,010 00
Redemption fund with U. S. treas- urer (5 % of circulation).....	22,000 00	22,000 00	22,000 00	22,000 00	22,000 00
Due from U. S. treasurer, other than 5 % redemption fund.....	8,000 00	22,000 00	45,000 00	63,500 00	85,000 00
Totals.....	\$9,535,146 17	\$9,682,026 03	\$11,621,071 01	\$18,662,639 44	\$18,724,682 23
Liabilities.					
Capital stock paid in.....	\$750,000 00	\$750,000 00	\$750,000 00	\$2,000,000 00	\$2,000,000 00
Surplus fund.....	250,000 00	250,000 00	250,000 00	1,000,000 00	1,000,000 00
Undivided profits less expenses and taxes paid.....	274,148 52	238,996 46	222,390 55	64,313 82	72,524 47
National bank notes outstanding...	440,000 00	440,000 00	440,000 00	440,000 00	440,000 00
Due to other National banks.....	1,068,886 44	1,136,805 23	1,368,465 50	2,185,114 31	2,417,715 96
Due to State banks and bankers	2,023,604 12	2,324,526 09	2,467,686 81	4,218,107 60	3,973,663 77
Dividends unpaid.....				1,396 93	18 04
Individual deposits subject to check.....	3,700,316 50	4,033,453 19	5,611,272 09	7,756,173 05	7,615,977 76
Demand certificates of deposit.....	57,906 91	99,116 61	110,578 50	364,898 35	597,411 77
Time certificates of deposit.....					
Certified checks.....	42,683 73	44,923 14	40,060 45	80,672 75	65,597 04
Cashier's checks outstanding.....	123,933 37	4,611 06	46,252 55	30,314 91	61,215 82
United States deposits.....	654,376 45	186,786 98	86,552 70	212,416 53	274,593 33
Deposits of U. S. disbursing officers	134,716 74	155,914 91	204,940 39	291,941 12	215,964 27
Notes and bills rediscounted.....					
Reserved for taxes.....	14,603 39	16,892 36	22,929 47	17,290 07	
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....	\$9,535,146 17	\$9,682,026 03	\$11,621,071 01	\$18,662,639 44	\$18,724,682 23

No. 8703.

THE NATIONAL BANK OF COMMERCE OF DETROIT.

RICHARD P. JOY, *President*; WILLIAM P. HAMILTON, *Vice President*; HENRY H. SANGER, *Cashier*; CHARLES R. TALBOT, *Assistant Cashier*; SAMUEL R. KINGSTON, J. S. NEWBERRY, *Auditors*.

DIRECTORS.—Frederick M. Alger, Wm. L. Davies, Edwin Denby, Francis T. Dwyer, Ralph M. Dyar, G. B. Gunderson, Wm. P. Hamilton, Charles H. Hodges, James Inglis, Richard P. Joy, Edward M. Mancourt, Edwin H. Nelson, John S. Newberry, Dr. R. Adlington Newman, Edward D. Stair, Frederick K. Stearns, Dr. Ernest T. Tappey, Benjamin S. Warren, Charles B. Warren, Dudley E. Waters, Lewis H. Jones.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$1,763,299 57	\$2,006,276 53	\$2,230,659 73	\$2,501,917 68	\$2,724,421 86
Overdrafts, secured and unsecured.....	11 87	83 83	175 14	54 28	161 51
U. S. bonds to secure circulation...	171,000 00	271,000 00	271,000 00	261,000 00	270,000 00
U. S. bonds to secure U. S. deposits.....	9,000 00	9,000 00	9,000 00	9,000 00	10,000 00
Other bonds to secure U.S.deposits.....	101,000 00	198,818 75	148,786 25		
U. S. bonds on hand.....				10,000 00	20,000 00
Premiums on U. S. bonds.....	7,500 00	10,000 00	9,000 00	10,000 00	10,000 00
Stocks, securities, etc.....	14,818 76	58,756 26	108,788 76	370,130 01	678,292 23
Banking house, furniture and fixtures.....	3,013 50	2,528 38	2,500 00	2,287 50	2,287 50
Clearing house loan certificates.....	50,194 00				
Other real estate, and mortgages owned.....					
Due from National banks (not reserve agents).....	87,658 85	156,024 72	206,687 40	228,986 50	303,823 39
Due from State banks and bankers.....	99,458 42	83,269 86	169,185 05	130,885 06	160,268 12
Due from approved reserve agents.....	224,287 46	216,865 42	401,872 73	504,434 49	478,838 21
Checks and other cash items.....	15,366 52	866 32	347 29	1,819 75	1,451 17
Exchanges for clearing house.....	20,074 47	17,204 07	71,522 61	27,832 07	22,178 83
Notes of other National banks.....	3,000 00	840 00	4,860 00	10,400 00	10,040 00
Fractional paper currency nickels and cents.....	478 97	753 09	180 41	533 77	571 19
Specie.....	21,696 00	27,070 00	171,015 00	181,361 00	328,964 00
Legal tender notes.....	142,692 00	166,264 00	82,045 00	105,130 00	70,210 00
Redemption fund with U. S. treasurer (5 % of circulation).....	3,600 00	13,550 00	10,810 00	13,050 00	7,500 00
Due from U. S. treasurer, other than 5 % redemption fund.....				5,000 00	2,000 00
Totals.....	\$2,738,147 39	\$3,239,260 33	\$3,907,435 37	\$4,373,322 12	\$5,096,527 01
Liabilities.					
Capital stock paid in.....	\$750,000 00	\$750,000 00	\$750,000 00	\$750,000 00	\$750,000 00
Surplus fund.....	150,000 00	150,000 00	150,000 00	150,000 00	150,000 00
Undivided profits, less expenses and taxes paid.....	10,515 23	23,532 67	31,033 87	39,761 04	40,719 65
National bank notes outstanding.....	91,980 00	271,000 00	265,260 00	256,000 00	248,480 00
Due to other National banks.....	77,968 06	78,158 76	125,101 79	128,266 39	253,772 47
Due to State banks and bankers.....	206,015 99	348,361 21	492,345 39	642,897 53	637,365 29
Dividends unpaid.....					
Individual deposits subject to check.....	874,654 98	994,335 40	1,349,821 05	1,521,990 03	2,274,726 87
Demand certificates of deposit.....	375,914 10	324,713 58	471,501 72	494,024 40	399,695 28
Time certificates of deposit.....					
Certified checks.....	8,276 79	8,617 95	36,896 16	13,856 44	7,914 12
Cashier's checks outstanding.....	832 24	10,810 76	872 48	15,776 30	5,086 01
United States deposits.....	100,000 00	187,000 00	126,750 00	170,750 00	170,750 00
Deposits of U. S. disbursing officers.....					
Notes and bills rediscounted.....					
Bonds borrowed.....	91,000 00	91,000 00	91,000 00	157,000 00	157,000 00
Bills payable.....					
Reserved for taxes and interest accrued.....	1,000 00	5,000 00	16,832 91	23,000 00	11,987 32
Liabilities other than those above stated.....					
Totals.....	\$2,738,147 39	\$3,239,260 33	\$3,907,435 37	\$4,373,322 12	\$5,096,527 01

No. 6492.

OLD DETROIT NATIONAL BANK, DETROIT.

ALEXANDER MCPHERSON, *President*; HENRY P. BALDWIN, ELISHA H. FLYNN, *Vice Presidents*;
WM. T. DEGRAFF, *Cashier*; IRVINE B. UNGER, *Assistant to the President*; ELMER E. FORD,
WM. H. FOWLER, *Assistant Cashiers*.

DIRECTORS.—Henry P. Baldwin, Alex. McPherson, Henry Stephens, F. C. Stoepel, A. W. Wright,
James Davidson, Stanford T. Crapo, Elisha H. Flinn, F. W. Gilchrist, J. B. Ford, B. F. Berry,
Clarence A. Black, E. L. Ford, Charles A. Dean, Willis E. Buhl, E. D. Stair, Charles B. Warren.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$8,770,998 49	\$8,412,614 68	\$8,478,772 40	\$8,445,741 52	\$8,911,154 25
Overdrafts secured and unsecured.....	4,160 04	213 40	234 21	4,047 52	312 99
U. S. bonds to secure circulation.....	499,000 00	499,000 00	499,000 00	499,000 00	699,000 00
U. S. bonds to secure U. S. deposits.....	254,387 50	254,387 50	254,387 50	254,387 50	254,387 50
Other bonds to secure U. S. deposits.....	400 00	400 00	3,420 00	13,420 00	18,920 00
U. S. bonds on hand.....					
Premiums on U. S. bonds.....					
Stocks, securities, etc.....	309,574 29	312,804 81	252,804 81	539,804 81	675,104 81
Clearing house accounts.....	300,000 00				
Banking house, furniture and fixtures.....					
Other real estate, and mortgages owned.....	10,264 99	10,264 99	10,164 99	10,164 99	10,164 99
Due from National banks (not reserve agents).....	638,774 87	652,115 96	\$88,723 04	860,078 72	1,069,104 49
Due from State banks and bankers.....	255,985 11	220,127 20	357,544 16	412,425 35	391,185 60
Due from approved reserve agents.....	849,559 03	1,511,516 14	2,302,617 28	1,676,682 35	2,655,825 09
Checks and other cash items.....	21,626 98	11,572 20	17,554 83	25,964 74	30,249 42
Exchanges for clearing house.....	210,786 35	122,685 65	471,915 75	234,491 79	146,394 21
Notes of other National banks.....	56,204 00	100,306 00	163,151 00	113,271 00	70,250 00
Fractional paper currency, nickels and cents.....	2,435 94	2,801 92	3,686 08	2,520 50	2,303 84
Specie.....	391,279 00	739,284 00	699,424 50	635,811 50	631,797 50
Legal tender notes.....	302,575 00	803,495 00	780,732 00	776,886 00	666,953 00
Redemption fund with U. S. treasurer (5% of circulation).....	11,490 00	24,950 00	24,950 00	24,950 00	33,485 00
Due from U. S. treasurer, other than 5% redemption fund.....	7,500 00	11,500 00	11,000 00	20,000 00	20,000 50
Totals.....	\$12896,911 59	\$13689,839 45	\$15200,082 55	\$14549,668 29	\$16,286,573 19
Liabilities.					
Capital stock paid in.....	\$2,000,000 00	\$2,000,000 00	\$2,000,000 00	\$2,000,000 00	\$2,000,000 00
Surplus fund.....	500,000 00	500,000 00	500,000 00	500,000 00	500,000 00
Undivided profits less expenses and taxes paid.....	209,103 10	220,121 47	231,009 51	222,780 75	266,526 97
National bank notes outstanding.....	224,300 00	499,000 00	492,000 00	475,900 00	515,300 00
Due to other National banks.....	686,173 32	923,493 43	820,145 01	824,673 09	1,016,029 61
Due to State banks and bankers.....	2,233,219 65	2,802,856 09	2,612,782 20	3,071,597 43	3,313,069 37
Dividends unpaid.....	200 00	151 70	30 00	13,187 91	11 25
Individual deposits subject to check.....	6,189,176 80	5,872,749 76	7,583,870 45	6,480,708 74	7,396,122 06
Demand certificates of deposit.....	444,202 81	455,515 12	796,826 62	759,912 86	907,362 64
Time certificates of deposit.....	250,000 00	250,000 00			
Certified checks.....	9,421 59	13,728 08	10,333 91	47,070 97	20,558 50
Cashier's checks outstanding.....	1,114 32	2,223 80	3,084 85	3,835 94	1,592 79
United States deposits.....	150,000 00	150,000 00	150,000 00	150,000 00	150,000 00
Deposits of U. S. disbursing officers.....					
Bonds borrowed.....					200,000 00
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....	\$12896,911 59	\$13689,839 45	\$15200,082 55	\$14549,668 29	\$16,286,573 19

No. 5415.

FIRST NATIONAL BANK, DURAND.

LUTHER LOUCKS, *President*; GEO. BROOKS, *Vice President*; F. W. LAWRENCE, *Cashier*;
F. W. RAYEN, *Assistant Cashier*.

DIRECTORS.—Luther Loucks, C. S. Reed, F. C. Gale, J. Hutton, George Brooks, B. W. Calkins,
M. D. Geer, C. E. Sherman, E. F. Augsburg, A. T. Slaght.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$201,078 56	\$175,850 27	\$150,806 15	\$144,024 23	\$132,525 45
Overdrafts, secured and unsecured	565 43	687 22	1,165 41	2,281 41	2,144 79
U. S. bonds to secure circulation...	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....					
Stocks, securities, etc.....	4,000 00	3,000 00			
Banking house, furniture and fix- tures.....	8,200 00	8,200 00	8,200 00	8,200 00	8,200 00
Other real estate and mortgages owned.....	3,575 64	3,545 64	3,490 00	2,530 00	2,525 00
Due from National banks (not re- serve agents).....	1,441 56			515 00	2,328 15
Due from State banks and bankers	22 02	586 94	239 81	807 50	137 50
Due from approved reserve agents	18,266 23	15,627 51	4,409 13	4,085 36	7,478 63
Checks and other cash items.....	2,081 92	282 23	185 19	74 06	165 66
Exchanges for clearing house.....					
Notes of other National banks.....	540 00	570 00	175 00	271 00	2,633 00
Fractional paper currency, nickels and cents.....	79 80	44 19	47 73	200 79	64 27
Specie.....	14,015 00	3,210 00	1,740 00	5,705 00	7,850 00
Legal tender notes.....	9,000 00	7,000 00	2,700 00	6,857 00	8,398 00
Redemption fund with U. S. treas- urer (5% of circulation).....	1,250 00	1,250 00	1,250 00	350 00	1,250 00
Due from U. S. treasurer, other than 5% redemption fund.....					
Totals.....	\$289,115 96	\$244,804 00	\$199,408 42	\$200,901 35	\$200,700 45
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	3,000 00	3,000 00	3,000 00	3,000 00	3,000 00
Undivided profits less expenses and taxes paid.....	3,333 72				
National bank notes outstanding...	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
Due to other National banks.....			1,000 00		
Due to State banks and bankers					
Dividends unpaid.....					
Individual deposits subject to check.....	80,835 30	51,762 51	39,777 82	45,696 13	53,522 31
Demand certificates of deposit.....	151,946 94	115,041 49	87,130 60	83,705 22	79,178 14
Time certificates of deposit.....					
Certified checks.....					
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted....		25,000 00	18,500 00	18,500 00	15,000 00
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....	\$289,115 96	\$244,804 00	\$199,408 42	\$200,901 35	\$200,700 45

No. 2367.

FIRST NATIONAL BANK, EATON RAPIDS.

MARSHAL WOOD, *President*; E. E. HORNER, *Vice President*; F. H. DeGOLIA, *Cashier*; A. OSBORN, *Assistant Cashier*.

DIRECTORS.—Marshal Wood, F. H. DeGolia, A. Osborn, E. E. Horner, James H. Gallery, M. D. Crawford, J. T. Hall.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$197,673 97	\$190,610 67	\$206,547 75	\$200,703 27	\$209,301 57
Overdrafts, secured and unsecured.....	615 48	2,926 36	307 57	1,181 84	814 03
U. S. bonds to secure circulation.....	12,500 00	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds to secure U. S. deposits.....					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....	500 00	500 00	500 00	500 00	500 00
Stocks, securities, etc.....					
Banking house, furniture and fixtures.....	8,200 00	8,200 00	8,200 00	8,200 00	8,200 00
Other real estate, and mortgages owned.....	1,500 00	1,500 00	1,500 00	1,500 00	1,500 00
Due from National banks (not reserve agents).....	676 75	190 05	293 24	51 91	129 30
Due from State banks and bankers.....	27 60	42 14		8 76	
Due from approved reserve agents.....	25,912 61	31,707 69	12,195 02	7,097 67	7,432 32
Checks and other cash items.....	122 28	89 64	489 54	191 06	201 62
Exchanges for clearing house.....					
Notes of other National banks.....	540 00	670 00	870 00	10 00	30 00
Fractional paper currency, nickels and cents.....	43 04	60 11	69 38	69 24	71 96
Specie.....	8,914 85	8,486 70	8,955 50	8,778 00	8,335 50
Legal tender notes.....	5,358 00	5,482 00	5,079 00	6,378 00	5,883 00
Redemption fund with U. S. treasurer (5% of circulation).....	625 00	625 00	625 00	625 00	625 00
Due from U. S. treasurer, other than 5% redemption fund.....					
Totals.....	\$263,209 58	\$263,590 36	\$258,132 00	\$247,795 35	\$255,524 22
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	4,500 00	5,000 00	5,000 00	5,500 00	5,500 00
Undivided profits, less expenses and taxes paid.....	4,384 17	3,882 44	5,967 69	4,711 87	5,367 94
National bank notes outstanding.....	12,500 00	12,500 00	12,500 00	12,500 00	12,500 00
Due to other National banks.....		11 48			
Due to State banks and bankers.....					
Dividends unpaid.....		11 75	4 38	140 38	
Individual deposits subject to check.....	43,298 36	48,559 71	41,999 03	33,369 89	34,461 66
Demand certificates of deposit.....	148,287 27	143,561 58	134,322 30	137,816 59	142,694 72
Time certificates of deposit.....					
Certified checks.....	239 78	63 40			
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers.....					
Notes and bills rediscounted.....				3,756 62	5,000 00
Bills payable.....			8,668 51		
Liabilities other than those above stated.....					
Totals.....	\$263,209 58	\$263,590 36	\$258,132 00	\$247,795 35	\$255,524 22

No. 8496.

THE ESCANABA NATIONAL BANK, ESCANABA.

J. K. STACK, *President*; J. C. KIRKPATRICK, *Vice President*; M. N. SMITH, *Cashier*;
E. J. NOREUS, *Assistant Cashier*.

DIRECTORS.—J. K. Stack, J. C. Kirkpatrick, J. F. Carey, H. W. Reade, Geo. M. Mashek, C. M. Thatcher,
J. J. Cleary, M. N. Smith, J. O. Groos.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$455,088 66	\$484,825 19	\$494,801 60	\$472,203 52	\$486,861 40
Overdrafts secured and unsecured.....	36 46	317 29	343 69	1,070 77	372 43
U. S. bonds to secure circulation.....	25,000 00	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits.....					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....		2,523 44	2,523 44	2,523 44	2,523 44
Stocks, securities, etc.....	1,242 19			20,500 00	20,500 00
Banking house, furniture and fix- tures.....	3,568 80	3,407 46	3,568 86	3,568 86	3,568 86
Other real estate, and mortgages owned.....					
Due from National banks (not re- serve agents).....	3,331 93	1,127 14	1,876 30	505 13	574 18
Due from State banks and bankers.....	4,253 78	4,182 34	8,938 46	8,937 65	2,007 02
Due from approved reserve agents.....	89,998 03	33,503 96	74,417 18	85,406 39	41,392 72
Checks and other cash items.....	13,838 35	7,605 84	11,124 21	2,264 96	18,931 24
Exchanges for clearing house.....	1,240 00				
Notes of other National banks.....	1,995 00	2,625 00	5,070 00	3,675 00	2,930 00
Fractional paper currency, nickels and cents.....	1,419 02	2,338 81	2,185 90	1,097 64	1,894 44
Specie.....	20,654 40	30,810 30	32,258 15	33,991 60	36,320 15
Legal tender notes.....	26,900 00	16,050 00	13,500 00	15,885 00	13,200 00
Redemption fund with U. S. treas- urer (5% of circulation).....	1,250 00	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5% redemption fund.....					
Totals.....	\$640,834 62	\$641,816 77	\$703,107 88	\$704,129 96	\$683,575 88
Liabilities.					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits less expenses and taxes paid.....	12,624 91	10,242 96	12,807 26	12,588 39	17,181 92
National bank notes outstanding.....	25,000 00	50,000 00	48,797 50	49,997 50	48,900 00
Due to other National banks.....				778 39	
Due to State banks and bankers.....					
Dividends unpaid.....	252 00	165 00	196 00	1,365 00	210 00
Individual deposits subject to check.....	294,028 32	264,593 35	333,409 23	339,493 56	316,852 17
Demand certificates of deposit.....	194,079 39	194,579 26	187,858 89	178,507 12	180,031 79
Time certificates of deposit.....					
Certified checks.....	2,310 00		25 00	1,400 00	400 00
Cashier's checks outstanding.....	1,540 00	2,236 20	15 00		
United States deposits.....					
Deposits of U. S. disbursing officers.....					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....	\$640,834 62	\$641,816 77	\$703,107 88	\$704,129 96	\$683,575 88

No. 3761.

FIRST NATIONAL BANK, ESCANABA.

F. H. VAN CLEVE, *President*; C. C. ROYCE, *Vice President*; LESLIE FRENCH, *Cashier*;
E. G. ROYCE, *Assistant Cashier*.

DIRECTORS.—F. H. Van Cleve, C. C. Royce, Alex. Maitland, W. W. Oliver, M. K. Bissell.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$1,007,397 82	\$963,000 42	\$968,557 12	\$1,010,730 28	\$1,002,241 58
Overdrafts, secured and unsecured.....	138 09	652 66	463 36	3,501 67	449 38
U. S. bonds to secure circulation.....	65,000 00	89,000 00	89,000 00	89,000 00	89,000 00
U. S. bonds to secure U. S. deposits.....	35,000 00	11,000 00	11,000 00	11,000 00	11,000 00
Other bonds to secure U. S. deposits.....	17,000 00	43,635 37	43,635 37	43,635 37	44,000 00
U. S. bonds on hand.....					
Premiums on U. S. bonds.....	2,500 00	3,180 00	2,500 00	2,500 00	2,500 00
Stocks, securities, etc.....	82,675 00	82,675 00	82,675 00	89,675 00	114,810 37
Banking house, furniture and fixtures.....	5,000 00	5,000 00	5,000 00	5,000 00	5,000 00
Other real estate, and mortgages owned.....	30,295 03	27,500 00	27,500 00	27,500 00	27,500 00
Due from National banks (not reserve agents).....	16,844 36	3,962 82	5,878 94	6,903 61	2,737 84
Due from State banks and bankers.....	12 05	1,194 94	533 72	806 86	420 33
Due from approved reserve agents.....	139,426 84	117,720 56	168,871 89	96,238 28	137,382 96
Checks and other cash items.....	3,854 81	151 44	579 84	709 48	1,996 50
Exchanges for clearing house.....					
Notes of other National banks.....	13,000 00	1,790 00	2,915 00	2,950 00	450 00
Fractional paper currency, nickels and cents.....	278 97	394 35	304 33	209 58	238 01
Specie.....	80,112 30	75,214 50	76,090 70	81,455 25	70,694 25
Legal tender notes.....	7,000 00	10,500 00	6,800 00	6,700 00	4,350 00
Redemption fund with U. S. treasurer (5 % of circulation).....	3,250 00	4,450 00	4,450 00	4,450 00	4,450 00
Due from U. S. treasurer, other than 5 % redemption fund.....					
Totals.....	\$1,508,785 27	\$1,461,082 06	\$1,496,755 27	\$1,482,965 38	\$1,519,211 31
Liabilities.					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits, less expenses and taxes paid.....	31,863 26	30,962 22	36,983 53	38,765 10	44,401 57
National bank notes outstanding.....	65,000 00	89,000 00	89,000 00	87,300 00	89,000 00
Due to other National banks.....			1,974 77	785 41	2,597 33
Due to State banks and bankers.....	2,127 07	2,062 17	434 12	2,656 79	1,507 37
Dividends unpaid.....			80 00	40 00	40 00
Individual deposits subject to check.....	628,335 94	586,845 27	622,955 91	610,474 99	644,662 93
Demand certificates of deposit.....	576,596 00	547,804 40	537,923 94	538,050 09	528,570 11
Time certificates of deposit.....					
Certified checks.....	1,000 00	1,000 00	1,000 00	1,190 00	2,532 00
Cashier's checks outstanding.....	2,263 00	8 00	3 00	3 00	
United States deposits.....	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
Reserved for taxes.....			800 00	1,200 00	1,600 00
Deposits of U. S. disbursing officers.....					
Notes and bills rediscounted.....					
Reserved for interest on deposits.....	1,600 00	3,400 00	5,600 00	2,500 00	4,300 00
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....	\$1,508,785 27	\$1,461,082 06	\$1,496,755 27	\$1,482,965 38	\$1,519,211 31

No. 7664.

THE NATIONAL BANK OF FLINT, FLINT.

JOHN J. CARTON, *President*; SAMUEL C. RANDALL, WILLIAM R. HUBBARD, *Vice Presidents*;
 BRUCE J. MACDONALD, *Cashier*; FRANK S. TURNER, *Assistant Cashier*.

DIRECTORS.—John J. Carton, William C. Wells, William E. Stewart, Wm. R. Hubbard, Samuel C. Randall, Bruce J. Macdonald, Wm. McGregor, Walter O. Smith, George L. Walker, Charles W. Nash.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$515,968 57	\$566,447 18	\$530,130 54	\$465,487 15	\$478,088 04
Overdrafts, secured and unsecured	324 70	461 09	1,167 81	602 04	173 29
U. S. bonds to secure circulation..	100,000 00	100,000 00	100,000 00	100,000 00	100,000 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....	4,000 00	4,000 00	4,000 00	4,000 00	4,000 00
Stocks, securities, etc.....	78,824 62	77,624 62	98,613 62	128,541 49	213,902 20
Banking house, furniture and fix- tures.....	22,500 00	22,500 00	22,500 00	22,500 00	22,500 00
Other real estate and mortgages owned.....					
Due from National banks (not re- serve agents).....	1,372 04			2,777 45	2,737 05
Due from State banks and bankers.	62 37	11,939 50	120 00	240 00	714 31
Due from approved reserve agents	22,089 00	76,039 56	88,794 36	215,737 08	153,965 06
Checks and other cash items.....	36 10	10 40		50 00	
Exchanges for clearing house.....	189 82	436 81	422 37	780 62	119 15
Notes of other National banks.....	1,397 00	231 00	2,554 00	3,026 00	1,870 00
Fractional paper currency, nickels and cents.....	813 30	636 89	382 87	227 41	415 74
Specie.....	48,463 85	30,851 60	29,914 20	32,220 05	*55,145 00
Legal tender notes.....	21,315 00	12,490 00	12,470 00	15,605 00	
Redemption fund with U. S. treas- urer (5% of circulation).....	5,000 00	5,000 00	5,000 00	5,000 00	5,000 00
Due from U. S. treasurer, other than 5% redemption fund.....					
Totals.....	\$822,356 37	\$917,868 65	\$896,069 77	\$996,794 29	\$1,038,619 84
Liabilities.					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	20,000 00	25,000 00	25,000 00	30,000 00	30,000 00
Undivided profits less expenses and taxes paid.....	14,116 76	8,079 98	15,601 70	7,084 59	10,625 23
National bank notes outstanding..	100,000 00	100,000 00	100,000 00	100,000 00	100,000 00
Due to other National banks.....		2,832 63	3,735 45		
Due to State banks and bankers..	4,832 62	3,679 68	4,145 74	6,470 28	3,782 48
Dividends unpaid.....	30 00	30 00		87 00	30 00
Individual deposits subject to check.....	409,378 05	493,433 25	451,323 64	552,318 37	577,854 92
Demand certificates of deposit.....	6,301 42	6,666 32	1,474 65	3,478 02	1,585 90
Time certificates of deposit.....	152,697 52	178,146 79	194,788 59	197,356 03	214,741 31
Certified checks.....					
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....	15,000 00				
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....	\$822,356 37	\$917,868 65	\$896,069 77	\$996,794 29	\$1,038,619 84

*Specie and legal tender notes.

No. 4578.

THE NATIONAL BANK OF GRAND HAVEN.

N. R. HOWLETT, *President*; GEO. A. FARR, *Vice President*; WM. D. VAN LOO, *Cashier*.

DIRECTORS.—N. R. Howlett, William Savidge, Dwight Cutler, George A. Farr, John A. Pfaff, N. Robbins, H. F. Harbeck, Thomas Johnston, Wm. D. Van Loo.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$725,177 28	\$679,623 29	\$648,052 94	\$643,285 16	\$649,273 21
Overdrafts secured and unsecured.....	4 65	143 67	71 37	3 18	143 40
U. S. bonds to secure circulation.....	83,300 00	83,300 00	83,300 00	83,300 00	83,300 00
U. S. bonds to secure U. S. deposits.....					
U. S. bonds on hand.....	80 00	80 00	80 00	80 00	80 00
Premiums on U. S. bonds.....	2,850 00	2,499 00	2,499 00	2,499 00	2,499 00
Stocks, securities, etc.....	37,145 05	102,141 30	117,591 30	138,280 05	158,694 95
Banking house, furniture and fixtures.....					
Other real estate, and mortgages owned.....					
Due from National banks (not reserve agents).....	9,855 56	12,822 71	14,401 14	17,202 01	9,622 08
Due from State banks and bankers.....	1,113 97		78 81		
Due from approved reserve agents.....	136,586 49	100,345 51	96,529 96	106,956 28	90,706 73
Checks and other cash items.....	481 01	118 30		540 38	726 81
Exchanges for clearing house.....	461 88	147 20	653 40	683 27	286 44
Notes of other National banks.....	2,000 00	2,150 00	4,000 00	2,000 00	1,000 00
Fractional paper currency, nickels and cents.....	216 35	868 26	113 47	233 47	148 19
Specie.....	34,129 65	49,674 00	53,797 40	52,668 00	48,312 95
Legal tender notes.....	30,481 00	20,651 00	23,000 00	21,942 00	17,250 00
Redemption fund with U. S. treasurer (5% of circulation).....	4,165 00	4,165 00	4,165 00	4,165 00	4,165 00
Due from U. S. treasurer, other than 5% redemption fund.....					
Totals.....	\$1,068,047 89	\$1,058,729 24	\$1,048,333 79	\$1,073,837 80	\$1,066,208 76
Liabilities.					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits less expenses and taxes paid.....	25,207 88	15,338 89	21,967 98	14,076 89	21,170 74
National bank notes outstanding.....	70,500 00	83,300 00	83,300 00	83,300 00	83,300 00
Due to other National banks.....					
Due to State banks and bankers.....					
Dividends unpaid.....				680 00	
Individual deposits subject to check.....	599,311 54	570,288 12	559,770 68	597,317 30	579,287 07
Demand certificates of deposit.....	252,978 47	269,852 23	263,295 13	258,423 61	262,450 95
Time certificates of deposit.....					
Certified checks.....	50 00			40 00	
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers.....					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....	\$1,068,047 89	\$1,058,729 24	\$1,048,333 79	\$1,073,837 80	\$1,066,208 76

No. 2611.

FOURTH NATIONAL BANK, GRAND RAPIDS.

WM. H. ANDERSON, *President*; JOHN W. BLODGETT, *Vice President*; LAVANT Z. CAUKIN, *Cashier*;
J. CLINTON BISHOP, *Assistant Cashier*.

DIRECTORS.—WM. H. ANDERSON, WM. H. GAY, SAMUEL M. LEMON, GEORGE K. JOHNSON, CHRISTIAN
BERTSCH, JOHN W. BLODGETT, CARL G. A. VOIGT, AMOS S. MUSSELMAN, LOYAL E. KNAPPEN, SIDNEY
F. STEVENS, JAMES L. HAMILTON.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$1,945,387 04	\$1,937,637 33	\$1,789,764 61	\$1,884,352 68	\$1,874,003 81
Overdrafts, secured and unsecured	3,185 31	6,096 15	1,704 52	1,991 99	5,075 20
U. S. bonds to secure circulation	300,000 00	300,000 00	300,000 00	300,000 00	300,000 00
U. S. bonds to secure U. S. deposits	200,000 00	200,000 00	200,000 00	200,000 00	180,000 00
U. S. bonds on hand.....					40,000 00
Premiums on U. S. bonds.....	15,000 00	15,000 00	15,000 00	15,000 00	15,000 00
Stocks, securities, etc.....	273,221 94	268,221 94	312,221 94	311,221 94	281,021 94
Banking house, furniture and fix- tures.....	125,000 00	125,000 00	125,000 00	125,000 00	125,000 00
Other real estate and mortgages, owned.....					
Due from National banks (not re- serve agents).....	22,176 87	27,752 72	43,666 68	29,425 82	65,050 57
Due from State banks and bankers	43,437 65	47,143 58	39,832 99	30,410 46	27,585 24
Due from approved reserve agents	282,750 23	269,824 22	419,754 02	282,412 31	423,720 59
Checks and other cash items.....	745 35	76 50	40 10	6 44	205 50
Exchanges for clearing house.....	15,205 82	19,555 44	21,413 87	14,869 44	16,035 30
Notes of other National banks.....	21,000 00	30,000 00	50,000 00	40,000 00	30,000 00
Fractional paper currency, nickels and cents.....	5,224 15	6,173 13	2,177 24	1,741 71	4,135 01
Specie.....	88,757 00	124,753 00	160,420 00	144,526 00	131,652 00
Legal tender notes.....	50,430 00	146,753 00	124,263 00	141,034 00	123,574 00
Redemption fund with U. S. treas- urer (5% of circulation).....	15,000 00	15,000 00	15,000 00	15,000 00	15,000 00
Due from U. S. treasurer, other than 5% redemption fund.....					
Totals.....	\$3,406,521 36	\$3,538,987 01	\$3,620,318 97	\$3,536,992 79	\$3,637,059 16
Liabilities.					
Capital stock paid in.....	\$300,000 00	\$300,000 00	\$300,000 00	\$300,000 00	\$300,000 00
Surplus fund.....	200,000 00	200,000 00	200,000 00	200,000 00	200,000 00
Undivided profits less expenses and taxes paid.....	28,822 14	26,405 03	43,859 74	38,661 68	48,258 05
National bank notes outstanding.....	300,000 00	300,000 00	300,000 00	300,000 00	300,000 00
Due to other National banks.....	46,872 37	22,246 87	29,367 86	20,971 70	13,194 86
Due to State banks and bankers.....	513,417 33	609,728 95	561,297 75	504,234 08	594,238 56
Dividends unpaid.....	87 50	270 00	287 50	500 00	125 00
Individual deposits subject to check.....	1,274,488 83	1,312,693 80	1,392,926 06	1,410,303 01	1,403,986 57
Demand certificates of deposit.....	542,695 01	565,749 31	614,390 06	601,822 32	617,156 12
Time certificates of deposit.....					
Certified checks.....	138 18	1,893 05	190 00	500 00	100 00
Cashier's checks outstanding.....					
United States deposits.....	180,801 68	162,301 24	120,276 13	110,922 19	124,278 27
Deposits of U. S. disbursing officers	19,198 32	37,698 76	57,723 87	49,077 81	35,721 73
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....	\$3,406,521 36	\$3,538,987 01	\$3,620,318 97	\$3,536,992 79	\$3,637,059 16

STATE BANKING DEPARTMENT.

No. 3488.

*FIFTH NATIONAL BANK, GRAND RAPIDS.

ROBERT D. GRAHAM, *President*; WILLIAM H. ANDERSON, THOMAS W. STRAHAN, *Vice Presidents*; CLYDE L. ROSS, *Cashier*; WM. H. GALLMEYER, *Assistant Cashier*; TYLER E. WHEELER, *Auditor*.

DIRECTORS.—Thos. W. Strahan, Hubert Weiden, Robert D. Graham, Thomas F. Carroll, Daniel Lynch, Samuel M. Lemon, Wm. H. Anderson, Christian Gallmeyer, Christian Bertsch, Wm. H. Gay, Henry J. Vinkemulder, Frank A. Baldwin, John W. Blodgett, John W. Goodspeed, Louis C. Brady.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$757,341 36	\$793,399 23	\$823,927 08	\$782,784 10	.....
Overdrafts, secured and unsecured.	1,147 53	827 68	5,443 82	355 61	.....
U. S. bonds to secure circulation.....	100,000 00	100,000 00	100,000 00	100,000 00	.....
U. S. bonds to secure U. S. deposits.....	.....	.....	.....	.....	.....
U. S. bonds on hand.....	.....	.....	.....	.....	.....
Premiums on U. S. bonds.....	2,000 00	2,000 00	2,000 00	2,000 00	.....
Stocks, securities, etc.....	69,103 90	63,903 90	74,153 90	74,153 90	.....
Banking house, furniture and fixtures.....	2,000 00	2,000 00	2,000 00	2,000 00	.....
Other real estate, and mortgages owned.....	.....	.....	850 00	850 00	.....
Due from National banks (not reserve agents).....	33,160 82	10,351 28	26,302 44	14,754 36	.....
Due from State banks and bankers.....	12,817 98	9,899 17	8,134 61	7,528 09	.....
Due from approved reserve agents.....	85,567 12	73,360 53	59,113 84	87,370 29	.....
Checks and other cash items.....	82 46	49 95	38 19	3,945 87	.....
Exchanges for clearing house.....	4,674 48	7,696 81	10,886 76	4,955 21	.....
Notes of other National banks.....	5,000 00	5,000 00	2,000 00	2,000 00	.....
Fractional paper currency, nickels and cents.....	1,492 55	1,265 23	814 57	1,069 52	.....
Specie.....	45,187 30	34,839 75	25,301 30	31,542 25	.....
Legal tender notes.....	26,263 00	43,413 00	46,983 00	45,335 00	.....
Redemption fund with U. S. treasurer (5% of circulation).....	5,000 00	5,000 00	5,000 00	5,000 00	.....
Due from U. S. treasurer, other than 5% redemption fund.....	1,053 00	.....	2,700 00	.....	.....
Totals.....	\$1,151,891 49	\$1,153,006 43	\$1,195,599 51	\$1,165,642 20	.....
Liabilities.					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	.....
Surplus fund.....	30,000 00	30,000 00	30,000 00	30,000 00	.....
Undivided profits, less expenses and taxes paid.....	13,645 41	9,482 99	15,245 51	12,096 77	.....
National bank notes outstanding.....	100,000 00	100,000 00	100,000 00	100,000 00	.....
Due to other National banks.....	.....	.....	.....	.....	.....
Due to State banks and bankers.....	.....	.....	.....	.....	.....
Dividends unpaid.....	42 50	56 45	81 49	96 49	.....
Individual deposits subject to check.....	528,189 21	514,774 95	553,856 10	546,172 28	.....
Demand certificates of deposit.....	379,399 55	396,671 13	394,812 81	377,223 96	.....
Time certificates of deposit.....	.....	.....	.....	.....	.....
Certified checks.....	614 82	2,020 91	1,603 00	53 00	.....
Cashier's checks outstanding.....	.....	.....	.....	.....	.....
United States deposits.....	.....	.....	.....	.....	.....
Deposits of U. S. disbursing officers.....	.....	.....	.....	.....	.....
Notes and bills rediscounted.....	.....	.....	.....	.....	.....
Bills payable.....	.....	.....	.....	.....	.....
Liabilities other than those above stated.....	.....	.....	.....	.....	.....
Totals.....	\$1,151,891 49	\$1,153,006 43	\$1,195,599 51	\$1,165,642 20	.....

*Consolidated with Commercial Savings Bank, Grand Rapids.

No. 2460.

GRAND RAPIDS NATIONAL BANK, GRAND RAPIDS.

DUDLEY E. WATERS, *President*; CHARLES S. HAZELTINE, JOHN E. PECK, *Vice Presidents*;
FRANK M. DAVIS, *Cashier*; JOHN L. BENJAMIN, ARTHUR T. SLAGHT, *Assistant Cashiers*.

DIRECTORS.—John E. Peck, Geo. H. Long, Chas. S. Hazeltine, Wm. G. Herppolshelmer, Melvin J. Clark,
J. Boyd Pantlind, Dudley E. Waters, William Widdicomb, Justus S. Stearns, Claude Hamilton,
Wm. S. Winegar, John Mowat, Chas. A. Phelps, Chas. R. Sligh, Chas. H. Bender, Samuel S. Corl.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$2,755,803 41	\$2,993,106 79	\$2,891,307 04	\$2,990,432 38	\$3,229,342 34
Overdrafts, secured and unsecured.....	2,666 00	12,790 13	5,841 16	4,829 95	5,876 96
U. S. bonds to secure circulation.....	350,000 00	350,000 00	350,000 00	350,000 00	350,000 00
U. S. bonds to secure U. S. deposits.....	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds on hand.....	2,200 00	2,200 00	2,200 00	2,200 00	2,200 00
Premiums on U. S. bonds.....	19,700 00	19,700 00	19,700 00	19,700 00	19,700 00
Stocks, securities, etc.....	224,446 59	255,118 93	172,417 53	263,674 03	547,232 63
Banking house, furniture and fixtures.....	53,414 66	53,414 66	60,000 00	60,000 00	60,000 00
Other real estate, and mortgages owned.....					
Due from National banks (not reserve agents).....	53,713 88	52,697 04	39,576 45	41,758 78	51,044 01
Due from State banks and bankers.....	146,699 29	166,152 27	148,880 66	214,656 90	314,560 36
Due from approved reserve agents.....	245,150 33	254,530 18	278,850 53	338,538 47	696,261 94
Checks and other cash items.....	4,153 07	6,419 71	6,523 12	3,284 27	3,671 22
Exchanges for clearing house.....	24,084 25	19,031 45	196,123 14	36,317 15	20,749 37
Notes of other National banks.....	10,300 00	15,500 00	19,764 00	12,820 00	27,716 00
Fractional paper currency, nickels and cents.....	563 54	1,032 59	906 24	2,448 51	767 03
Specie.....	157,584 45	172,606 50	198,429 50	210,920 00	182,207 00
Legal tender notes.....	45,097 00	44,750 00	43,000 00	46,665 00	28,000 00
Redemption fund with U. S. treasurer (5% of circulation).....	17,500 00	17,500 00	17,500 00	17,500 00	17,500 00
Due from U. S. treasurer, other than 5% redemption fund.....	1,000 00	4,500 00	7,500 00	7,000 00	7,500 00
Totals.....	\$4,163,876 47	\$4,491,050 25	\$4,508,519 37	\$4,672,745 44	\$5,524,328 86
Liabilities.					
Capital stock paid in.....	\$500,000 00	\$500,000 00	\$500,000 00	\$500,000 00	\$500,000 00
Surplus fund.....	100,000 00	100,000 00	100,000 00	100,000 00	100,000 00
Undivided profits, less expenses and taxes paid.....	73,495 19	61,124 62	74,907 46	60,876 30	72,024 49
National bank notes outstanding.....	344,900 00	344,800 00	330,500 00	343,500 00	339,200 00
Due to National banks.....	60,571 39	78,355 48	91,131 32	174,562 20	99,792 51
Due to State banks and bankers.....	552,991 30	634,710 94	629,304 84	539,957 58	745,064 16
Dividends unpaid.....	450 00	136 00	84 00	392 00	84 00
Individual deposits subject to check.....	1,937,059 17	2,121,984 31	2,038,940 06	2,153,897 13	2,948,096 83
Demand certificates of deposit.....	543,501 59	599,219 33	691,781 42	748,803 04	668,007 20
Time certificates of deposit.....					
Certified checks.....	657 39	670 41	1,282 76	538 78	1,884 70
Cashier's checks outstanding.....	250 44	49 16	587 51	218 41	174 97
United States deposits.....	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....	\$4,163,876 47	\$4,491,050 25	\$4,508,519 37	\$4,672,745 44	\$5,524,328 86

No. 3293.

NATIONAL CITY BANK, GRAND RAPIDS.

JAMES R. WYLIE, *President*; LESTER J. RINDGE, *Vice President*; FRANK WELTON, *Cashier*;
EDWARD H. HUNT, *Assistant Cashier*.

DIRECTORS.—T. Stewart White, Philo C. Fuller, D. M. Amberg, L. J. Rindge, Francis Letellier, Constantine Morton, Walter C. Winchester, James R. Wylie, Gaius W. Perkins, Samuel A. Morman, Thos. M. Peck, Joseph J. Tucker, James D. Lacey, Charles Trankia, R. W. Irvin.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$2,439,192 45	\$2,252,257 49	\$2,124,679 61	\$2,035,931 34	\$2,051,420 19
Overdrafts, secured and unsecured.....	923 26	272 28	3,479 46	3,107 70	2,475 70
U. S. bonds to secure circulation.....	480,000 00	480,000 00	505,000 00	524,000 00	530,000 00
U. S. bonds to secure U. S. deposits.....	100,000 00	100,000 00	75,000 00	56,000 00	50,000 00
U. S. bonds on hand.....					
Premiums on U. S. bonds.....					
Stocks, securities, etc.....	91,298 00	78,298 00	70,128 00	73,128 00	99,928 00
Banking house, furniture and fixtures.....	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
Other real estate, and mortgages owned.....					
Due from National banks (not reserve agents).....	88,413 61	47,444 08	62,716 95	6,624 86	34,675 17
Due from State banks and bankers.....	94,939 56	135,893 52	99,098 55	144,199 12	134,785 93
Due from approved reserve agents.....	83,564 47	281,934 45	148,493 81	279,377 85	237,330 28
Checks and other cash items.....	2,643 34	2,574 14	1,127 25	6,129 83	2,730 85
Exchanges for clearing house.....	14,217 41	9,397 51	9,721 09	15,690 61	13,729 15
Notes of other National banks.....	21,357 00	22,390 00	60,884 00	50,725 00	29,449 00
Fractional paper currency, nickels and cents.....	450 00	250 00	600 00	150 00	450 00
Specie.....	75,417 43	64,175 77	67,256 39	78,728 54	64,908 58
Legal tender notes.....	82,850 00	96,205 00	99,964 00	144,820 00	103,930 00
Redemption fund with U. S. treasurer (5% of circulation).....	22,500 00	24,000 00	25,250 00	26,200 00	26,500 00
Due from U. S. treasurer, other than 5% redemption fund.....	1,000 00		20,650 00	1,000 00	1,000 00
Totals.....	\$3,648,766 53	\$3,645,092 24	\$3,424,049 11	\$3,465,702 '85	\$3,433,321 '85
Liabilities.					
Capital stock paid in.....	\$600,000 00	\$600,000 00	\$600,000 00	\$600,000 00	\$600,000 00
Surplus fund.....	120,000 00	120,000 00	120,000 00	120,000 00	120,000 00
Undivided profits less expenses and taxes paid.....	107,686 78	98,757 66	120,990 24	102,255 18	112,714 34
National bank notes outstanding.....	480,000 00	480,000 00	505,000 00	524,000 00	530,000 00
Due to other National banks.....	11,605 30	28,661 62	61,081 31	51,076 22	59,978 94
Due to State banks and bankers.....	309,076 99	395,396 81	246,691 21	317,978 54	262,742 01
Dividends unpaid.....	62 66	480 00	120 00	718 94	24 00
Individual deposits subject to check.....	1,042,935 94	983,607 51	946,564 06	930,319 08	937,733 37
Demand certificates of deposit.....	847,073 18	837,671 89	755,389 79	798,497 19	759,945 21
Time certificates of deposit.....					
Certified checks.....	325 68	526 75	1,222 50	857 70	193 98
Cashier's checks outstanding.....					
United States deposits.....	100,000 00	100,000 00	67,000 00	50,000 00	50,000 00
Deposits of U. S. disbursing officers.....					
Notes and bills rediscounted.....	30,000 00				
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....	\$3,648,766 53	\$3,645,092 24	\$3,424,049 11	\$3,465,702 85	\$3,433,321 85

No. 2890.

OLD NATIONAL BANK, GRAND RAPIDS.

JAMES M. BARNETT, *President*; WILLARD BARNHART, HARVEY J. HOLLISTER, GEORGE C. PIERCE, *Vice President*; CLAY H. HOLLISTER, *Cashier*; H. A. WOODRUFF, *Assistant Cashier*.

DIRECTORS.—James M. Barnett, Willard Barnhart, W. W. Cummer, Jos. H. Martin, W. R. Shelby, L. H. Withey, Geo. C. Pierce, H. J. Hollister, Wm. Judson, W. D. Stevens, Clay H. Hollister, J. C. Holt, Henry Idema, Edward Lowe, Wm. Alden Smith.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$4,599,788 13	\$4,294,549 00	\$4,129,036 81	\$3,899,341 51	\$3,852,626 32
Overdrafts, secured and unsecured.....	6,976 70	6,244 57	1,394 26	650 90	8,671 22
U. S. bonds to secure circulation.....	800,000 00	800,000 00	800,000 00	800,000 00	800,000 00
U. S. bonds to secure U. S. deposits.....	100,000 00	100,000 00	56,000 00	50,000 00	100,000 00
U. S. bonds on hand.....			44,000 00	50,000 00	
Premiums on U. S. bonds.....	29,918 45	29,918 45	29,918 45	29,918 45	29,918 45
Stocks, securities, etc.....	215,070 37	316,205 78	350,965 56	356,233 81	230,505 81
Banking house, furniture and fixtures.....	170,000 00	182,158 47	195,907 93	206,156 50	212,409 58
Other real estate, and mortgages owned.....	500 00	500 00	500 00	500 00	20,454 45
Due from National banks (not reserve agents).....	73,125 62	111,272 58	88,062 62	96,255 00	119,768 77
Due from State banks and bankers.....	246,769 76	148,315 96	122,869 68	125,714 70	186,128 33
Due from approved reserve agents.....	531,165 43	611,133 84	494,448 08	555,719 99	854,561 23
Checks and other cash items.....	6,370 01	6,668 71	5,545 07	7,290 38	6,214 27
Exchanges for clearing house.....	50,239 43	30,887 69	22,490 20	29,329 72	15,932 51
Notes of other National banks.....	35,000 00	54,000 00	90,000 00	100,000 00	71,000 00
Fractional paper currency, nickels and cents.....	1,537 19	1,376 10	1,921 03	1,849 79	2,563 40
Specie.....	213,463 75	235,267 50	314,685 65	255,635 40	250,152 80
Legal tender notes.....	42,000 00	61,000 00	96,000 00	107,000 00	77,000 00
Redemption fund with U. S. treasurer (5 % of circulation).....	40,000 00	40,000 00	40,000 00	40,000 00	40,000 00
Due from U. S. treasurer, other than 5 % redemption fund.....		1,000 00	3,000 00		
Totals.....	\$7,161,944 84	\$7,030,498 65	\$6,886,745 34	\$6,711,596 15	\$6,977,907 14
Liabilities.					
Capital stock paid in.....	\$800,000 00	\$800,000 00	\$800,000 00	\$800,000 00	\$800,000 00
Surplus fund.....	400,000 00	400,000 00	400,000 00	400,000 00	400,000 00
Undivided profits, less expenses and taxes paid.....	207,944 90	146,298 75	202,794 85	116,941 69	153,264 59
National bank notes outstanding.....	800,000 00	800,000 00	800,000 00	800,000 00	800,000 00
Due to other National banks.....	208,135 15	247,398 58	201,740 70	214,382 55	203,563 20
Due to State banks and bankers.....	435,434 31	524,297 62	514,984 79	581,388 02	582,468 31
Dividends unpaid.....	220 00	508 00	500 00	2,484 00	644 00
Individual deposits subject to check.....	2,706,525 76	2,646,883 27	2,570,753 05	2,476,146 07	2,705,706 98
Demand certificates of deposit.....	1,453,800 71	1,313,504 29	1,332,869 97	1,265,436 48	1,224,258 44
Time certificates of deposit.....					
Certified checks.....	1,884 01	3,608 14	7,271 98	4,817 34	58,001 62
Cashier's checks outstanding.....					
United States deposits.....	100,000 00	100,000 00	56,000 00	50,000 00	50,000 00
U. S. bonds borrowed.....	48,000 00	48,000 00			
Deposits of U. S. disbursing officers.....					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....	\$7,161,944 84	\$7,030,498 65	\$6,886,745 34	\$6,711,596 15	\$6,977,907 14

No. 2143.

FIRST NATIONAL BANK OF HANCOCK, HANCOCK.

AUGUST METTE, *President*; ARCHIBALD J. SCOTT, *Vice President*; W. R. THOMPSON, *Cashier*;
JOHN C. CONDON, MICHAEL M. SHEA, *Assistant Cashiers*.

DIRECTORS.—August Mette, Archibald J. Scott, George H. Nichols, Charles D. Hanchette,
William Kerredge, John H. Hicok, Edw. M. Lieblein, Edward Ryan, Joseph W. Selden,
Thomas H. Collins, W. R. Thompson.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$862,063 23	\$788,643 77	\$863,963 18	\$900,191 95	\$951,478 92
Overdrafts secured and unsecured.....	1,162 87	875 96	768 02	1,269 25	678 03
U. S. bonds to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits.....					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....					
Stocks, securities, etc.....	42,895 92	42,895 92	39,230 40	35,596 09	44,312 24
Banking house, furniture and fixtures.....	51,482 81	51,482 81	51,482 81	51,482 81	51,482 81
Other real estate, and mortgages owned.....	29,874 36	29,874 36	29,504 28	29,504 28	28,364 28
Due from National banks (not reserve agents).....	31,425 60	10,932 05	19,547 33	42,463 33	25,990 89
Due from State banks and bankers.....	5,049 26	1,729 62	835 40	10,705 30	13,507 46
Due from approved reserve agents.....	129,109 85	264,080 92	293,485 92	267,018 45	274,757 29
Checks and other cash items.....	3,641 86	4,630 75	816 72	2,679 36	1,399 22
Exchanges for clearing house.....					
Notes of other National banks.....	16,205 00	20,215 00	11,545 00	15,310 00	14,820 00
Fractional paper currency, nickels and cents.....	953 95	480 26	884 67	388 15	500 84
Specie.....	126,424 60	123,186 45	102,467 55	77,975 45	67,023 30
Legal tender notes.....	13,020 00	10,230 00	8,450 00	13,500 00	10,680 00
Redemption fund with U. S. treasurer (5 % of circulation).....	2,500 00	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5 % redemption fund.....					
Totals.....	\$1,365,809 31	\$1,401,757 77	\$1,475,481 28	\$1,501,184 42	\$1,537,485 28
Liabilities.					
Capital stock paid in.....	\$100,000 00	100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits less expenses and taxes paid.....	26,527 40	26,075 02	35,167 22	30,124 25	35,663 13
National bank notes outstanding.....	50,000 00	50,000 00	48,300 00	50,000 00	48,800 00
Due to other National banks.....	1,176 63	2,426 05	2,648 90	1,261 48	3,960 14
Due to State banks and bankers.....				282 07	
Dividends unpaid.....	5,144 00	144 00	144 00	349 00	179 00
Individual deposits subject to check.....	949,941 91	992,833 33	1,042,787 32	1,066,795 64	1,096,451 26
Demand certificates of deposit.....					
Time certificates of deposit.....	183,019 37	180,279 37	195,733 84	202,371 98	202,113 50
Certified checks.....			700 00		318 25
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers.....					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....	\$1,365,809 31	\$1,401,757 77	\$1,475,481 28	\$1,501,184 42	\$1,537,485 28

No. 9087.

THE SUPERIOR NATIONAL BANK, HANCOCK.

C. A. WRIGHT, *President*; JACOB BAER, *Vice President*; M. C. GETCHELL, *Cashier*;
J. C. JEFFERY, *Assistant Cashier*.

DIRECTORS.—C. A. Wright, Jacob Baer, Gordon R. Campbell, George Ruppe, Charles L. Lawton,
H. L. Baer, M. C. Getchell.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....			\$715,792 27	\$724,367 81	\$720,678 80
Overdrafts secured and unsecured.....			171 74	1,911 61	369 63
U. S. bonds to secure circulation.....			25,000 00	25,000 00	25,000 00
U. S. bonds to secure U. S. deposits.....					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....			1,125 00	1,125 00	1,125 00
Stocks, securities, etc.....			73,731 49	73,731 49	71,085 05
Banking house, furniture and fix- tures.....			2,951 80	2,951 80	2,951 80
Other real estate, and mortgages owned.....			1,961 20		
Due from National banks (not re- serve agents).....			19,280 41	286 18	3,490 69
Due from State banks and bankers.....			17,425 93	36,138 49	31,435 69
Due from approved reserve agents.....			85,996 31	93,699 25	98,140 91
Checks and other cash items.....			1,004 68	888 76	2,568 38
Exchanges for clearing house.....			181 79		798 13
Notes of other National banks.....			14,225 00	11,500 00	2,450 00
Fractional paper currency, nickels and cents.....			212 76	270 32	136 26
Specie.....			80,939 75	90,331 20	88,615 25
Legal tender notes.....			8,500 00	22,900 00	11,500 00
Redemption fund with U. S. treas- urer (5% of circulation).....				1,250 00	1,250 00
Due from U. S. treasurer, other than 5% redemption fund.....					
Totals.....			\$1,048,480 13	\$1,086,346 91	\$1,061,585 59
Liabilities.					
Capital stock paid in.....			\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....			50,000 00	50,000 00	50,000 00
Undivided profits less expenses and taxes paid.....			23,907 94	22,650 32	25,990 01
National bank notes outstanding.....				25,000 00	25,000 00
Due to other National banks.....			2,234 67	11,236 91	23,696 60
Due to State banks and bankers.....			1,016 00	1,917 18	1,620 54
Dividends unpaid.....					
Individual deposits subject to check.....			781,230 32	783,579 43	744,017 44
Demand certificates of deposit.....					
Time certificates of deposit.....			90,091 30	91,963 07	91,151 79
Certified checks.....					109 12
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers.....					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....			\$1,048,480 13	\$1,086,346 91	\$1,061,585 59

STATE BANKING DEPARTMENT.

No. 6727.

THE FIRST NATIONAL BANK, HART.

FRED J. RUSSELL, *President*; J. K. FLOOD, *Vice President*; C. L. FLOOD, *Cashier*;
WM. F. DOWLAND, *Assistant Cashier*.

DIRECTORS.—A. S. White, Fred J. Russell, J. K. Flood, W. R. Roach, J. H. Colby.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$148,915 37	\$187,351 13	\$183,132 01	\$187,329 59	\$180,909 93
Overdrafts, secured and unsecured.....	20 30	585 56	540 03	930 12	1,472 62
U. S. bonds to secure circulation.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
U. S. bonds to secure U. S. deposits.....					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....	200 00	200 00	200 00	200 00	200 00
Stocks, securities, etc.....	10,870 00	15,870 00	19,370 00	19,070 00	18,000 00
Banking house, furniture and fixtures.....	4,200 00	4,200 00	4,200 00	4,200 00	4,200 00
Other real estate, and mortgages owned.....					
Due from National banks (not reserve agents).....	26,380 97	24,406 94	5,596 77	5,947 41	25,320 39
Due from State banks and bankers.....	30 20	1,328 08		2,500 00	500 00
Due from approved reserve agents.....	44,984 12	34,794 86	25,634 42	18,452 57	48,716 20
Checks and other cash items.....	462 39	122 90	374 22	113 96	187 40
Exchanges for clearing house.....					
Notes of other National banks.....	3,560 00	1,260 00			1,000 00
Fractional paper currency, nickels and cents.....	218 60	314 72	187 63	385 68	327 04
Specie.....	6,446 20	16,660 60	11,821 70	11,464 35	11,233 60
Legal tender notes.....	17,727 00	10,041 00	13,992 00	10,945 00	9,333 00
Redemption fund with U. S. treasurer (5% of circulation).....	500 00	500 00	500 00	500 00	500 00
Due from U. S. treasurer, other than 5% redemption fund.....			500 00		1,000 00
Totals.....	\$274,515 15	\$307,645 79	\$276,048 78	\$272,038 68	\$313,560 18
Liabilities.					
Capital stock paid in.....	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00
Surplus fund.....	4,000 00	4,300 00	4,300 00	4,100 00	4,600 00
Undivided profits, less expenses and taxes paid.....	8,792 23	7,769 76	9,889 14	7,834 55	7,845 27
National bank notes outstanding.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Due to other National banks.....					
Due to State banks and bankers.....		30 00		240 00	
Dividends unpaid.....					
Individual deposits subject to check.....	123,072 40	149,454 14	119,089 44	117,779 67	162,566 58
Demand certificates of deposit.....	98,650 52	106,091 89	102,770 20	101,584 46	98,548 33
Time certificates of deposit.....					
Certified checks.....					
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers.....					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....	\$274,515 15	\$307,645 79	\$276,048 78	\$272,038 68	\$313,560 18

No. 1745.

HASTINGS NATIONAL BANK, HASTINGS.

J. T. LOMBARD, *President*; J. F. GOODYEAR, *Vice President*; W. D. HAYES, *Cashier*;
HARRY G. HAYES, *Assistant Cashier*.

DIRECTORS.—J. T. Lombard, F. D. Pratt, W. D. Hayes, J. F. Goodyear, Clement Smith, R. K. Grant,
W. H. Chase.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$411,357 24	\$405,430 39	\$429,146 09	\$396,031 29	\$390,042 21
Overdrafts, secured and unsecured	4,005 16	1,234 68	111 11	2,940 13	2,410 23
U. S. bonds to secure circulation..	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....					
Stocks, securities, etc.....	33,500 00	33,500 00	33,500 00	33,500 00	33,500 00
Banking house, furniture and fix- tures.....	13,971 46	16,355 48	14,000 00	14,000 00	14,000 00
Other real estate, and mortgages owned.....					
Due from National banks (not re- serve agents).....	5,469 97	2,950 33	2,448 31	5,355 00	5,900 52
Due from State banks and bankers.					
Due from approved reserve agents	31,566 74	62,394 68	56,025 00	64,320 36	56,291 39
Checks and other cash items.....	4,132 11	4,459 06	2,897 36	1,919 99	3,161 25
Exchanges for clearing house.....	1,500 00				
Notes of other National banks.....	2,760 00	1,251 00	830 00	995 00	1,646 00
Fractional paper currency, nickels and cents.....	355 51	529 60	415 03	340 83	278 85
Specie.....	11,905 60	11,284 30	10,783 35	10,685 85	11,535 65
Legal tender notes.....	17,002 00	20,000 00	16,620 09	16,002 00	22,000 00
Redemption fund with U. S. treas- urer (5% of circulation).....	2,500 00	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5% redemption fund.....					
Totals.....	\$590,025 79	\$611,889 52	\$619,276 25	\$598,590 45	\$593,266 10
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits less expenses and taxes paid.....	17,237 46	13,697 03	12,671 73	14,686 14	15,984 10
National bank notes outstanding..	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
Due to other National banks.....					
Due to State banks and bankers.					
Dividends unpaid.....	10 00		20 00	114 00	10 00
Individual deposits subject to check.....	341,295 94	362,326 19	351,010 70	342,957 32	342,020 78
Demand certificates of deposit.....	81,482 39	85,866 30	105,573 82	90,832 99	85,251 22
Time certificates of deposit.....					
Certified checks.....					
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....	\$590,025 79	\$611,889 52	\$619,276 25	\$598,590 45	\$593,266 10

STATE BANKING DEPARTMENT.

No. 168.

FIRST NATIONAL BANK, HILLSDALE.

F. M. STEWART, *President*; C. H. WINCHESTER, *Vice President*; C. F. STEWART, *Cashier*;
WM. PRIDEAUX, *Assistant Cashier*.

DIRECTORS.—F. M. Stewart, C. H. Winchester, C. E. Lawrence, H. B. Waldron, Wm. MacRitchie,
C. F. Stewart.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$533,950 73	\$538,513 37	\$530,862 81	\$544,237 29	\$519,640 37
Overdrafts, secured and unsecured	21,550 63	9,729 95	5,615 17	9,770 39	10,019 66
U. S. bonds to secure circulation	13,750 00	13,750 00	13,750 00	13,750 00	13,750 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....					
Stocks, securities, etc.....	113,448 81	123,448 81	119,936 31	118,017 06	108,617 06
Banking house, furniture and fixtures.....	8,853 86	8,853 86	8,853 86	8,853 86	8,853 86
Other real estate, and mortgages owned.....	480 00	480 00	480 00	480 00	480 00
Due from National banks (not reserve agents).....	135 54				
Due from State banks and bankers	2,637 07	2,319 18	116 79	2,804 55	97 78
Due from approved reserve agents	40,255 53	53,632 93	64,703 01	46,920 78	62,005 97
Checks and other cash items.....	59 32	382 04	491 50	402 61	198 35
Exchanges for clearing house.....					
Notes of other National banks.....	630 00	905 00	1,215 00	1,010 00	950 00
Fractional paper currency, nickels and cents.....	85 94	178 18	225 07	262 23	117 67
Specie.....	47,653 00	48,968 00	52,490 00	48,487 00	43,936 00
Legal tender notes.....	8,920 00	4,490 00	4,050 00	5,045 00	5,240 00
Redemption fund with U. S. treasurer (5 % of circulation).....	662 50	662 50	662 50	662 50	662 50
Due from U. S. treasurer, other than 5 % redemption fund.....					
Totals.....	\$793,067 93	\$806,313 82	\$803,452 02	\$800,703 27	\$774,569 22
Liabilities.					
Capital stock paid in.....	\$55,000 00	\$55,000 00	\$55,000 00	\$55,000 00	\$55,000 00
Surplus fund.....	30,000 00	30,000 00	30,000 00	30,000 00	30,000 00
Undivided profits less expenses and taxes paid.....	11,962 87	14,867 67	12,802 44	16,721 35	15,008 72
National bank notes outstanding.....	13,725 00	13,125 00	12,625 00	13,225 00	13,725 00
Due to other National banks.....	298 96				2,202 06
Due to State banks and bankers.....	755 32	2,103 10	2,571 40	1,665 62	3,644 42
Dividends unpaid.....					
Individual deposits subject to check.....	113,866 87	139,707 76	109,717 77	124,045 76	113,268 14
Demand certificates of deposit.....	567,458 91	551,510 29	580,735 41	555,045 54	541,720 88
Time certificates of deposit.....					
Certified checks.....					
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....				5,000 00	
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....	\$793,067 93	\$806,313 82	\$803,452 02	\$800,703 27	\$774,569 22

No. 5896.

CITIZENS' NATIONAL BANK, HOUGHTON.

FRANK HAUN, *President*; CLAUDE V. SEEBER, *Vice President*; CHAS. H. MOSS, *Cashier*;
CHAS. J. TOLONEN, *Assistant Cashier*.

DIRECTORS.—Frank Haun, Charles H. Moss, John J. Jasberg, E. R. Hall, Claude V. Seeber,
A. M. Schulte, A. F. Heldkamp, John G. Stone, C. H. Hall.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$379,389 20	\$380,811 95	\$389,289 40	\$377,877 35	\$383,146 26
Overdrafts, secured and unsecured.	2,626 54	1,365 43	2,023 47	2,202 74	3,010 12
U. S. bonds to secure circulation.	35,000 00	35,000 00	35,000 00	35,000 00	35,000 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....	1,250 00	1,120 00	1,120 00	1,120 00	1,120 00
Stocks, securities, etc.....					
Banking house, furniture and fix- tures.....	9,800 00	9,800 00	9,800 00	9,800 00	9,700 00
Other real estate, and mortgages owned.....					
Due from National banks (not re- serve agents).....	9,320 98	2,716 75	5,677 13	8,734 25	6,199 37
Due from State banks and bankers	5,491 87	4,869 01	513 86	4,119 59	9,412 79
Due from approved reserve agents	62,964 39	23,876 22	54,817 24	48,618 03	73,964 19
Checks and other cash items.....	4,144 41	5,114 00	5,310 00	3,160 78	1,875 10
Exchanges for clearing house.....					
Notes of other National banks.....	710 00	3,350 00	2,420 00	1,235 00	2,705 00
Fractional paper currency, nickels and cents.....	345 80	553 15	746 16	462 15	28 01
Specie.....	35,547 80	33,466 90	33,915 00	27,749 65	30,732 00
Legal tender notes.....	8,700 00	4,280 00	7,830 00	4,970 00	8,785 00
Redemption fund with U. S. treas- urer (5% of circulation).....	1,750 00	1,750 00	1,750 00	1,750 00	1,750 00
Due from U. S. treasurer, other than 5% redemption fund.....					
Totals.....	\$557,040 99	\$508,053 41	\$530,212 20	\$526,799 54	\$567,427 84
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	15,000 00	15,000 00	15,000 00	15,000 00	15,000 00
Undivided profits, less expenses and taxes paid.....	21,868 39	20,479 16	22,450 70	22,173 71	24,090 03
National bank notes outstanding...	35,000 00	35,000 00	34,300 00	35,000 00	34,000 00
Due to other National banks.....		365 18	984 66	870 36	
Due to State banks and bankers.....			173 84	1,576 19	
Dividends unpaid.....		105 00	60 00	285 00	90 00
Individual deposits subject to check.....	432,342 60	384,404 07	400,781 13	395,402 41	437,240 94
Demand certificates of deposit.....	2,830 00	2,700 00	6,461 87	6,491 87	6,391 87
Time certificates of deposit.....					
Certified checks.....					705 00
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....	\$557,040 99	\$508,053 41	\$530,212 20	\$526,799 54	\$567,427 84

No. 7676.

THE HOUGHTON NATIONAL BANK, HOUGHTON.

JAMES H. SEAGER, *President*; J. H. RICE, J. B. COOPER, *Vice Presidents*;
WM. B. McLAUGHLIN, *Cashier*; A. N. BAUDIN, *Assistant Cashier*.

DIRECTORS.—James H. Seager, J. B. Cooper, F. McM. Stanton, L. L. Hubbard, J. H. Rice,
W. D. Calverley, A. F. Rees, Wm. B. McLaughlin.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$1,997,165 36	\$2,008,893 06	\$1,999,338 24	\$2,043,806 17	\$1,974,192 89
Overdrafts, secured and unsecured	10,116 85	8,220 80	11,981 85	12,005 33	12,105 10
U. S. bonds to secure circulation	150,000 00	150,000 00	150,000 00	150,000 00	150,000 00
U. S. bonds to secure U. S. deposits	100,000 00	100,000 00	100,000 00	100,000 00	100,000 00
Other bonds to secure U. S. deposits	56,000 00	56,000 00	56,000 00	56,000 00	56,000 00
U. S. bonds on hand.....					
Premiums on U. S. bonds.....	280 00				
Stocks, securities, etc.....	236,243 36	234,150 00	243,650 00	238,650 00	253,150 00
Banking house, furniture and fix- tures.....	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
Other real estate and mortgages owned.....					
Due from National banks (not re- serve agents).....	39,028 08	24,121 48	38,508 81	44,578 36	62,968 03
Due from State banks and bankers.	18,000 51	31,511 14	14,800 80	30,426 35	26,535 26
Due from approved reserve agents	322,693 28	483,444 25	588,611 79	526,358 93	797,111 76
Checks and other cash items.....	21,882 59	9,839 38	12,008 25	18,149 45	8,652 31
Exchanges for clearing house.....					
Notes of other National banks.....	23,520 00	33,240 00	20,750 00	38,000 00	12,550 00
Fractional paper currency, nickels and cents.....	825 14	1,120 34	614 47	850 15	506 76
Specie.....	202,043 70	243,964 95	270,922 10	227,687 85	210,951 30
Legal tender notes.....	27,000 00	27,000 00	40,500 00	36,000 00	28,000 00
Redemption fund with U. S. treas- urer (5% of circulation).....	7,500 00	7,500 00	7,500 00	7,500 00	7,500 00
Due from U. S. treasurer, other than 5% redemption fund.....					
Totals	\$3,262,338 97	\$3,469,005 40	\$3,005,186 31	\$3,580,012 59	\$3,750,223 43
Liabilities.					
Capital stock paid in.....	\$150,000 00	\$150,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Surplus fund.....	150,000 00	150,000 00	200,000 00	200,000 00	200,000 00
Undivided profits less expenses and taxes paid.....	114,750 77	103,080 75	133,648 39	124,794 33	130,715 74
National bank notes outstanding..	150,000 00	148,500 00	148,100 00	144,000 00	143,700 00
Due to other National banks.....	5,141 80	2,975 76	9,104 29	12,273 18	18,004 98
Due to State banks and bankers..	14,903 63	52,859 31	46,586 24	7,913 47	52,205 45
Dividends unpaid.....	228 00	228 00	67 00	1,992 00	18 00
Individual deposits subject to check.....	2,471,511 91	2,656,403 60	2,682,984 77	2,752,978 65	2,867,801 49
Demand certificates of deposit.....	52,609 70	52,766 48	54,604 12	54,219 46	54,188 88
Time certificates of deposit.....					
Certified checks.....	3,193 10	2,091 50	2,091 50	1,841 50	3,581 50
Cashier's checks outstanding.....					31 00
U. S. deposits.....	150,000 00	150,000 00	128,000 00	80,000 00	70,976 39
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
Totals	\$3,262,338 97	\$3,469,005 40	\$3,005,186 31	\$3,580,012 59	\$3,750,223 43

No. 5789.

THE NATIONAL BANK OF IONIA, IONIA.

H. B. WEBBER, *President*; W. H. MATTISON, *Vice President*; M. M. MCGEARY, *Cashier*;
J. H. SMITH, *Assistant Cashier*.

DIRECTORS.—H. B. Webber, W. H. Mattison, T. A. Carten, H. E. Powell, W. G. Longe, B. F. Hall,
M. J. Allen.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$278,568 29	\$289,753 29	\$337,451 28	\$321,459 50	\$361,631 22
Overdrafts, secured and unsecured	2,059 12	4,095 92	4,396 13	5,645 78	12,685 53
U. S. bonds to secure circulation...	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....	1,200 00	1,200 00	1,200 00	1,200 00	1,200 00
Stocks, securities, etc.....	48,720 09	48,720 00	48,720 00	48,720 00	48,720 00
Banking house, furniture and fix- tures.....	10,000 00	9,500 00	9,500 00	9,000 00	9,000 00
Other real estate and mortgages owned.....					
Due from National banks (not re- serve agents).....	3,732 88	2,775 61	9,098 70	9,218 46	2,650 68
Due from State banks and bankers	20,603 29	16,805 86	4,192 96	17,005 25	12,684 86
Due from approved reserve agents	3,098 00	25,909 78	27,204 59	40,143 77	29,504 74
Checks and other cash items.....					
Exchanges for clearing house.....	7,065 19	3,479 72	2,526 84	2,035 86	1,540 17
Notes of other National banks.....	1,000 00	1,000 00	1,000 00	2,000 00	1,000 00
Fractional paper currency, nickels and cents.....	210 18	200 79	203 94	100 98	213 93
Specie.....	15,083 00	12,008 00	11,700 75	11,778 00	11,837 00
Legal tender notes.....	15,034 00	14,342 00	12,025 00	12,593 00	19,838 00
Redemption fund with U. S. treas- urer (5% of circulation).....	2,500 00	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5% redemption fund.....					
Totals.....	\$458,873 95	\$482,290 97	\$521,630 19	\$533,400 60	\$565,006 13
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits less expenses and taxes paid.....	3,651 82	3,643 77	4,703 29	4,605 16	5,637 01
National bank notes outstanding...	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
Due to other National banks.....					
Due to State banks and bankers.....					
Dividends unpaid.....					
Individual deposits subject to check.....	153,619 83	157,722 01	179,098 05	182,774 30	199,678 55
Demand certificates of deposit.....	191,602 30	210,925 19	227,828 85	236,021 14	249,690 57
Time certificates of deposit.....					
Certified checks.....					
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....	\$458,873 95	\$482,290 97	\$521,630 19	\$533,400 60	\$565,006 13

No. 3806.

FIRST NATIONAL BANK, IRON MOUNTAIN.

E. F. BROWN, *President*; J. A. KIMBERLY, *Vice President*; R. S. POWELL, *Cashier*;
F. J. OLIVER, *Assistant Cashier*; H. L. SHIELDS, *Auditor*.

DIRECTORS.—E. F. BROWN, W. H. SCANDLING, J. H. CUNDY, R. S. POWELL, J. A. KIMBERLY, A. BJORKMAN,
W. J. CUDLIP.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$546,253 78	\$579,870 73	\$622,286 96	\$585,934 54	\$578,653 04
Overdrafts, secured and unsecured					5 30
U. S. bonds to secure circulation.....	85,000 00	85,000 00	35,000 00	35,000 00	35,000 00
U. S. bonds to secure U. S. deposits	57,497 09	57,497 09	50,000 00	50,000 00	50,000 00
U. S. bonds on hand.....					
Premiums on U. S. bonds.....	2,700 00	2,525 00	2,400 00	2,400 00	2,400 00
Stocks, securities, etc.....	65,880 00	82,207 92	108,413 57	150,286 34	145,915 09
Banking house, furniture and fixtures.....	44,236 44	43,800 00	43,800 00	43,000 00	43,000 00
Other real estate and mortgages, owned.....	2,500 00	2,500 00	1,750 00	1,000 00	1,000 00
Due from National banks (not reserve agents).....	8,643 86	10,073 65	11,082 69	10,265 69	13,448 27
Due from State banks and bankers	2,010 81	244 86	93 88	384 04	1,385 12
Due from approved reserve agents	61,483 66	105,084 01	52,567 92	50,310 38	38,519 07
Checks and other cash items.....	8,795 63	1,067 64	1,150 15	2,796 86	3,752 29
Exchanges for clearing house.....					
Notes of other National banks.....	13,505 00	2,975 00	2,953 00	1,866 00	2,685 00
Fractional paper currency, nickels and cents.....	260 00	546 16	627 19	430 53	330 16
Specie.....	60,636 43	60,414 00	61,865 85	62,648 70	44,247 70
Legal tender notes.....	5,880 00	4,740 00	8,016 00	432 00	1,575 00
Redemption fund with U. S. treasurer (5% of circulation).....	2,575 00	4,250 00	1,750 00	1,750 00	1,750 00
Due from U. S. treasurer, other than 5% redemption fund.....					
Totals.....	\$967,846 70	\$1,043,696 06	\$1,003,757 21	\$998,505 98	\$963,666 84
Liabilities.					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	40,000 00	40,000 00	40,000 00	40,000 00	40,000 00
Undivided profits less expenses and taxes paid.....	15,269 00	13,203 23	14,428 24	14,369 55	18,926 04
National bank notes outstanding.....	53,000 00	85,000 00	35,000 00	35,000 00	35,000 00
Due to other National banks.....	1,310 06	424 89	106 80	557 87	1,688 53
Due to State banks and bankers.....	347 48	201 54	347 04		92 85
Dividends unpaid.....	260 00		790 00		
Individual deposits subject to check.....	662,114 57	706,627 00	707,855 37	715,014 43	674,250 57
Demand certificates of deposit.....	41,876 58	41,817 19	43,450 24	41,350 81	41,070 73
Time certificates of deposit.....	850 00				
Certified checks.....	175 00	750 00	72 59	800 00	800 00
Cashier's checks outstanding.....			1,630 69	100 00	225 00
United States deposits.....	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Reserve for taxes and interest.....	2,644 01	5,672 21	10,076 24	1,313 32	1,313 32
Liabilities other than those above stated.....					
Totals.....	\$967,846 70	\$1,043,696 06	\$1,003,757 21	\$998,505 98	\$963,666 84

No. 8545.

THE FIRST NATIONAL BANK, IRON RIVER.

ELLSWORTH S. COE, *President*; WILLIAM J. RICHARDS, *Vice President*; ALBERT J. POHLAND, *Cashier*.

DIRECTORS.—Ellsworth S. Coe, William J. Richards, Isaac W. Byers, Barney Krom, Chas. E. Lawrence, William H. Jobe, Finlay A. Morrison.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$164,467 05	\$203,517 56	\$180,251 52	\$183,032 70	\$175,531 78
Overdrafts, secured and unsecured	785 94	2,487 16	578 91	2,509 49	1,320 22
U. S. bonds to secure circulation	35,000 00	35,000 00	35,000 00	35,000 00	35,000 00
Other bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....	1,562 64	1,562 64	1,562 64	1,562 64	1,562 64
Stocks, securities, etc.....	27,783 07	26,000 37	28,958 93	21,080 04	27,348 40
Banking house, furniture and fixtures.....	2,498 00	2,566 50	2,664 50	2,664 50	7,983 50
Other real estate and mortgages owned.....	4,500 00	4,500 00	4,500 00	4,500 00	4,500 00
Due from National banks (not reserve agents).....		817 34	2,290 29	97 79	782 11
Due from State banks and bankers.....	1,653 98	1,592 89	3,531 83	603 37	3,508 84
Due from approved reserve agents	79,370 44	86,556 58	105,325 63	96,322 52	80,820 99
Checks and other cash items.....	1,858 85	521 50	13 60	579 00	536 15
Exchanges for clearing house.....					
Notes of other National banks.....	6,710 00	4,010 00	5,500 00	2,500 00	5,050 00
Fractional paper currency, nickels and cents.....	127 62	245 00	131 75	185 42	340 76
Specie.....	16,185 70	19,969 10	28,159 10	32,040 05	15,137 50
Legal tender notes.....	5,000 00	4,900 00	6,400 00	2,900 00	1,140 00
Redemption fund with U. S. treasurer (5% of circulation).....	1,750 00	1,750 00	1,750 00	1,750 00	1,750 00
Due from U. S. treasurer, other than 5% redemption fund.....					
Totals.....	\$349,253 29	\$396,006 64	\$406,618 70	\$387,327 52	\$362,312 89
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....		5,000 00	5,000 00	7,500 00	7,500 00
Undivided profits less expenses and taxes paid.....	6,836 38	2,205 12	2,699 48	524 17	661 14
National bank notes outstanding.....	35,000 00	35,000 00	35,000 00	35,000 00	35,000 00
Due to other National banks.....	385 37				
Due to State banks and bankers.....	1,586 87				1,423 25
Dividends unpaid.....		312 00	232 00	622 00	246 00
Individual deposits subject to check.....	189,503 96	253,269 63	271,967 50	257,448 76	222,306 26
Demand certificates of deposit.....					
Time certificates of deposit.....	46,382 92	44,952 47	38,042 76	33,437 51	41,094 50
Certified checks.....	1,000 00	500 00	500 00	500 00	500 00
Cashier's checks outstanding.....	18,557 79	4,767 42	3,176 96	2,455 08	2,981 74
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....	\$349,253 29	\$396,006 64	\$406,618 70	\$387,327 52	\$362,312 89

No. 3971.

FIRST NATIONAL BANK, IRONWOOD.

H. F. JAHN, *President*; JAMES DEVOY, *Vice President*; E. T. LARSON, *Cashier*;
G. H. BEDDOW, *Assistant Cashier*.

DIRECTORS.—H. F. Jahn, J. A. Tederstrom, E. T. Larson, James Devoy, C. E. Houk, Charles R. Clark.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$472,996 01	\$487,719 30	\$458,400 16	\$441,152 14	\$375,120 77
Overdrafts, secured and unsecured.	4,336 80	4,658 75	8,154 81	4,514 18	2,304 69
U. S. bonds to secure circulation...	12,500 00	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....	800 00	800 00	800 00	800 00	800 00
Premiums on U. S. bonds.....					
Stocks, securities, etc.....	54,668 92	76,499 05	63,375 00	63,375 00	83,375 00
Banking house, furniture and fix- tures.....	6,240 50	6,000 00	6,000 00	5,750 00	5,750 00
Other real estate, and mortgages owned.....					
Due from National banks (not re- serve agents).....	8,905 40	6,293 63	11,121 48		
Due from State banks and bankers	3,206 70	5,650 60	3,221 65	2,543 33	7,558 72
Due from approved reserve agents	37,017 04	58,420 62	34,546 14	19,774 03	36,482 53
Checks and other cash items.....	1,070 17	535 39	6,387 33	2,470 12	1,965 79
Exchanges for clearing house.....					
Notes of other National banks.....	1,500 00	1,000 00	800 00	500 00	1,000 00
Fractional paper currency, nickels and cents.....	145 88	127 54	289 79	277 30	159 82
Specie.....	39,650 00	39,665 00	30,156 00	29,038 00	19,280 00
Legal tender notes.....	13,574 00	9,050 00	4,170 00	23,000 00	27,725 00
Redemption fund with U. S. treas- urer (5% of circulation).....	625 00	625 00	625 00	625 00	625 00
Due from U. S. treasurer, other than 5% redemption fund.....					
Totals.....	\$657,236 42	\$709,544 88	\$640,547 36	\$606,319 10	\$574,657 32
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	15,000 00	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits, less expenses and taxes paid.....	8,479 74	3,532 50	3,710 85	1,177 94	793 81
National bank notes outstanding...	12,500 00	12,500 00	12,500 00	12,500 00	12,500 00
Due to other National banks.....				301 96	19,434 04
Due to State banks and bankers...	11,001 75				
Dividends unpaid.....	30 00	120 00		1,122 00	180 00
Individual deposits subject to check.....	251,498 63	303,278 29	283,212 98	289,914 80	227,404 51
Demand certificates of deposit.....					
Time certificates of deposit.....	305,766 80	320,097 09	259,931 53	270,450 74	243,594 96
Certified checks.....					
Cashier's checks outstanding.....	1,495 00	17 00			
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....			10,817 00	10,201 66	
Bills payable.....					
Reserved for taxes.....	1,464 50		375 00	750 00	750 00
Liabilities other than those above stated.....					
Totals.....	\$657,236 42	\$709,544 88	\$640,547 36	\$606,319 10	\$574,657 32

No. 5668.

THE MINERS' NATIONAL BANK, ISHPEMING.

F. BRAASTAD, *President*; H. O. YOUNG, *Vice President*; A. B. MINER, *Cashier*;
O. G. AAR, GEORGE HATHAWAY, *Assistant Cashiers*.

DIRECTORS.—F. Braastad, D. T. Morgan, Alexander Maitland, W. H. Johnston, H. O. Young,
M. M. Duncan, A. B. Miner, Jas. Vandeventer, James Clancey.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$862,389 02	\$860,355 05	\$886,201 68	\$955,916 29	\$915,279 86
Overdrafts, secured and unsecured	770 82	754 03	1,516 66	1,706 22	1,561 31
U. S. bonds to secure circulation	100,000 00	100,000 00	100,000 00	100,000 00	100,000 00
U. S. bonds to secure U. S. deposits	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
Other bonds to secure U. S. deposits	55,000 00	55,000 00	55,000 00	55,000 00	40,000 00
U. S. bonds on hand.....					
Premiums on U. S. bonds.....					
Stocks, securities, etc.....	26,183 02	44,462 50	40,887 50	40,987 50	56,087 50
Banking house, furniture and fixtures.....	20,000 00	20,000 00	20,000 00	20,000 00	20,000 00
Other real estate and mortgages owned.....					
Due from National banks (not reserve agents).....	15,344 14	19,810 03	51,165 77	46,573 47	34,767 78
Due from State banks and bankers	8,865 12	8,958 47	13,933 17	6,398 53	8,173 14
Due from approved reserve agents	12,306 34	206,754 67	101,843 63	57,110 75	48,760 54
Checks and other cash items.....	5,632 26	2,468 06	2,804 37	1,700 16	1,289 86
Exchanges for clearing house.....					
Notes of other National banks.....	33,030 00	20,900 00	17,100 00	6,500 00	4,640 00
Fractional paper currency, nickels and cents.....	240 73	609 43	875 22	634 20	435 54
Specie.....	179,175 00	132,035 00	133,089 00	96,324 00	98,948 00
Legal tender notes.....	17,900 00	500 00	7,900 00	3,700 00	980 00
Redemption fund with U. S. treasurer (5% of circulation).....	2,500 00	4,950 00	4,950 00	4,950 00	4,950 00
Due from U. S. treasurer, other than 5% redemption fund.....					
Totals.....	\$1,389,336 45	\$1,527,557 24	\$1,487,267 00	\$1,447,501 12	\$1,383,853 53
Liabilities.					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits less expenses and taxes paid.....	18,270 36	13,829 81	17,696 84	19,623 29	23,131 68
National bank notes outstanding	80,050 00	99,000 00	96,900 00	99,000 00	98,000 00
Due to other National banks.....	9,451 02	2,905 05	1,163 48	527 76	9,292 50
Due to State banks and bankers...	1,044 58	2,344 43	2,632 67	1,395 04	499 41
Dividends unpaid.....			20 00	280 00	
Individual deposits subject to check.....	1,034,922 94	1,149,894 15	1,110,213 55	1,082,796 35	1,005,533 61
Demand certificates of deposit.....	15,597 55	9,508 80	8,540 68	8,663 66	9,481 33
Time certificates of deposit.....		75 00	99 78	215 00	2,915 00
Certified checks.....					
Cashier's checks outstanding					
United States deposits.....	100,000 00	100,000 00	100,000 00	85,000 00	85,000 00
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....	\$1,389,336 45	\$1,527,557 24	\$1,487,267 00	\$1,447,501 12	\$1,383,853 53

No. 6485.

ITHACA NATIONAL BANK, ITHACA.

ISAAC S. SEAVER, *President*; W. T. NALDRETT, HENRY MCCORMACK, *Vice Presidents*;
H. C. BARSTOW, *Cashier*; W. A. STAHL, *Assistant Cashier*.

DIRECTORS.—ISAAC S. SEAVER, W. T. NALDRETT, J. P. WHITMAN, SAMUEL LEWIS, B. H. SAWYER,
RANSOM ALLEN, HENRY MCCORMACK, CHAS. G. GRAHAM, J. ALLEN, R. G. MALONEY.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$131,216 29	\$144,984 89	\$156,665 79	\$163,152 97	\$159,319 99
Overdrafts, secured and unsecured	3 80	354 63	41 85	137 80	29 87
U. S. bonds to secure circulation...	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....	1,032 42	1,032 42	900 00	900 00	900 00
Stocks, securities, etc.....					2,595 00
Banking house, furniture and fix- tures.....	2,595 00	2,595 00	2,595 00	2,595 00	8,000 00
Other real estate and mortgages, owned.....	8,000 00	8,000 00	8,000 00	8,000 00	
Due from National banks (not re- serve agents).....	1,233 18	18,848 28	4,116 80	2,725 53	3,885 08
Due from State banks and bankers	757 68	2,647 50	2,030 69	2,691 53	
Due from approved reserve agents	9,921 60	11,341 65	10,546 85	17,174 04	16,173 76
Checks and other cash items.....	4,040 02	905 06	134 95	242 56	481 10
Exchanges for clearing house					
Notes of other National banks.....	3,540 00	1,950 00	2,200 00	985 00	1,500 00
Fractional paper currency, nickels and cents.....	155 55	183 47	211 81	167 59	233 80
Specie.....	10,780 00	15,230 00	10,202 00	11,666 00	8,023 00
Legal tender notes.....	2,750 00	1,150 00	2,000 00	1,000 00	1,000 00
Redemption fund with U. S. treas- urer (5% of circulation).....	1,250 00	1,250 00	1,250 00	1,250 00	1,250 00
Due from U. S. treasurer, other than 5% redemption fund.....					
Totals.....	\$202,255 34	\$235,522 90	\$225,895 74	\$237,688 12	\$228,391 60
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	8,000 00	8,000 00	8,000 00	8,000 00	8,000 00
Undivided profits less expenses and taxes paid.....	833 16	1,767 31	3,143 22	2,863 41	2,642 91
National bank notes outstanding..	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
Due to other National banks.....					
Due to State banks and bankers					
Dividends unpaid.....					
Individual deposits subject to check.....	59,551 30	85,793 21	65,377 67	75,160 99	79,603 97
Demand certificates of deposit.....	73,870 88	89,883 59	99,296 06	101,584 93	88,065 93
Time certificates of deposit.....					
Certified checks.....		78 79	78 79	78 79	78 79
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....	10,000 00				
Liabilities other than those above stated.....					
Totals.....	\$202,255 34	\$235,522 90	\$225,895 74	\$237,688 12	\$228,391 60

No. 1533.

PEOPLE'S NATIONAL BANK, JACKSON.

B. M. DeLAMATER, *President*; JOHN O'BRIEN, *Vice President*; F. H. HELMER, *Cashier*;
G. V. DEARING, *Assistant Cashier*.

DIRECTORS.—B. M. DeLAMATER, F. H. Helmer, W. R. Reynolds, John O'Brien, Edgar B. Clarkson,
E. W. Barber, L. B. Cowley, H. S. Reynolds.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$900,421 60	\$890,507 49	\$840,926 91	\$826,366 66	\$764,253 47
Overdrafts secured and unsecured,	15,736 54	5,816 02	9,491 81	20,210 48	10,532 51
U. S. bonds to secure circulation,	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....	2,080 00	2,080 00	2,080 00	2,080 00	2,080 00
Stocks, securities, etc.....	125,918 36	140,918 36	140,918 36	140,918 36	140,918 36
Banking house, furniture and fix- tures.....	4,484 30	5,803 41	6,804 41	7,068 15	7,068 15
Other real estate, and mortgages owned.....	36,668 26	29,630 26	29,550 26	29,505 26	28,060 26
Due from National banks (not re- serve agents).....	17,360 50	19,809 01	6,701 86	768 80	1,265 85
Due from State banks and bankers					
Due from approved reserve agents	49,911 32	78,462 56	116,508 11	42,324 38	69,554 98
Checks and other cash items.....	760 51	326 24	1,205 65	1,333 53	511 48
Exchanges for clearing house.....	2,730 20	4,093 23	16,059 45	6,226 30	8,967 60
Notes of other National banks.....	1,620 00	1,635 00	6,095 00	2,000 00	3,210 00
Fractional paper currency, nickels and cents.....	755 36	1,947 16	2,378 74	1,030 13	977 29
Specie.....	49,344 15	59,229 10	58,889 30	55,613 80	66,912 00
Legal tender notes.....	26,565 00	28,800 00	40,217 00	31,972 00	34,915 00
Redemption fund with U. S. treas- urer (5% of circulation).....	2,500 00	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5% redemption fund.....			1,400 00		
Totals.....	\$1,286,856 19	\$1,321,557 84	\$1,351,726 86	\$1,219,917 85	\$1,191,726 95
Liabilities.					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	30,000 00	30,000 00	30,000 00	30,000 00	30,000 00
Undivided profits less expenses and taxes paid.....	31,063 36	33,851 11	35,397 89	37,568 49	37,089 98
National bank notes outstanding.....	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
Due to other National banks.....					
Due to State banks and bankers.....	2,952 57	14,176 35	14,083 28	9,999 67	157 28
Dividends unpaid.....		45 00			
Individual deposits subject to check.....	580,433 25	648,155 59	723,267 98	613,596 79	597,599 30
Demand certificates of deposit.....	452,387 01	408,535 28	368,977 71	378,753 90	376,880 39
Time certificates of deposit.....		500 00			
Certified checks.....					
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....		26,294 51			
Bills payable.....	40,000 00	10,000 00			
Liabilities other than those above stated.....					
Totals.....	\$1,286,856 19	\$1,321,557 84	\$1,351,726 86	\$1,219,917 85	\$1,191,726 95

No. 3210.

CITY NATIONAL BANK, KALAMAZOO.

CHAS. A. PECK, *President*; WILLIAM R. BEEBE, *Vice President*; H. W. PARKER, *Cashier*.

DIRECTORS.—C. A. Peck, O. M. Allen, Sr., H. B. Hoyt, G. L. Gilkey, Geo. E. Bardeen, A. B. Connable, W. R. Beebe, J. E. Doyle, Geo. T. Arnold.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$1,010,523 34	\$946,692 64	\$998,627 53	\$1,061,092 44	\$1,032,844 69
Overdrafts, secured and unsecured..	3,888 92	7,559 34	6,741 82	4,329 91	1,529 64
U. S. bonds to secure circulation...	100,000 00	100,000 00	100,000 00	100,000 00	100,000 00
U. S. bonds to secure U. S. deposits	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
Other bonds to secure U. S. deposits	28,000 00	28,000 00	28,000 00	28,000 00	28,000 00
U. S. bonds on hand.....					
Premiums on U. S. bonds.....	8,413 25	8,413 25	8,413 25	8,413 25	8,413 25
Stocks, securities, etc.....	107,250 00	107,250 00	107,250 00	107,250 00	101,500 00
Banking house, furniture and fixtures.....	3,250 00	3,250 00	3,250 00	3,250 00	3,250 00
Other real estate, and mortgages owned.....					
Due from National banks (not reserve agents).....	20,539 15	11,968 95	7,461 02	11,440 32	5,556 45
Due from State banks and bankers..		1,243 98	2,836 63		2,315 45
Due from approved reserve agents	150,847 18	258,543 60	202,218 96	139,126 67	212,911 94
Checks and other cash items.....	5,190 91	4,633 58	1,963 48	1,550 19	1,132 71
Exchanges for clearing house.....	15,137 99	4,662 17	6,017 41	6,132 02	6,443 28
Notes of other National banks.....	9,158 00	4,115 00	4,072 00	3,254 00	7,980 00
Fractional paper currency, nickels and cents.....	246 87	280 50	182 20	215 16	381 33
Specie.....	29,878 00	22,387 85	12,401 35	15,210 50	14,921 90
Legal tender notes.....	58,275 00	59,000 00	61,400 00	59,200 00	58,800 00
Redemption fund with U. S. treasurer (5% of circulation).....	5,000 00	5,000 00	5,000 00	5,000 00	5,000 00
Due from U. S. treasurer, other than 5% redemption fund.....					
Totals.....	\$1,580,598 61	\$1,598,000 86	\$1,580,835 67	\$1,578,464 46	\$1,615,980 64
Liabilities.					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	100,000 00	100,000 00	100,000 00	100,000 00	100,000 00
Undivided profits, less expenses and taxes paid.....	44,514 91	38,175 16	45,485 45	40,688 81	47,040 44
National bank notes outstanding...	100,000 00	100,000 00	97,500 00	100,000 00	100,000 00
Due to other National banks.....	4,503 94	3,907 55	8,194 47	7,322 39	3,229 18
Due to State banks and bankers..	28,553 00	46,879 56	35,641 39	41,826 54	52,452 91
Dividends unpaid.....				2,530 00	
Individual deposits subject to check.....	456,521 00	602,681 99	534,332 27	539,225 62	547,141 68
Demand certificates of deposit.....	568,186 94	553,256 00	604,330 09	592,776 10	611,334 43
Time certificates of deposit.....					
Certified checks.....					
Cashier's checks outstanding.....	4,312 50	900 00	3,152 00	2,385 00	2,500 00
United States deposits.....	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....	44,006 32				
Reserved for taxes.....		2,200 00	2,200 00	2,200 00	
Bills payable.....	80,000 00				
Liabilities other than those above stated.....					2,200 00
Totals.....	\$1,580,598 61	\$1,598,000 86	\$1,580,835 67	\$1,578,464 46	\$1,615,980 64

No. 191.

THE FIRST NATIONAL BANK, KALAMAZOO.

G. W. RITCHIE, *President*; J. W. OSBORN, *Vice President*; H. H. CODDINGTON, *Cashier*;
F. S. PARSONS, *Assistant Cashier*.

DIRECTORS.—J. W. Osborn, Homer Manvel, F. M. Clark, G. W. Ritchie, A. L. Pratt, Edward Ames,
W. R. Taylor, J. H. Dewing, Ralph Emery.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$549,568 63	\$553,018 92	\$476,149 75	\$478,476 56	\$464,932 68
Overdrafts, secured and unsecured.....	3,849 87	3,945 40	4,881 41	7,016 90	7,306 80
U. S. bonds to secure circulation.....	90,000 00	90,000 00	90,000 00	90,000 00	90,000 00
U. S. bonds to secure U. S. deposits.....					
U. S. bonds on hand.....	2,000 00	2,000 00		2,000 00	2,000 00
Premiums on U. S. bonds.....	3,730 00	3,730 00	3,630 00	3,730 00	3,730 00
Stocks, securities, etc.....	99,062 46	96,062 46	94,062 46	93,816 81	93,816 81
Banking house, furniture and fixtures.....	23,400 00	23,400 00	23,400 00	23,400 00	23,400 00
Other real estate, and mortgages owned.....					
Due from National banks (not reserve agents).....	33,635 21	53,318 42	76,011 73	63,297 33	53,247 77
Due from State banks and bankers.....	30,150 00	30,180 10	20,299 37	26,061 61	81,406 70
Due from approved reserve agents.....	141,402 04	126,340 99	210,019 75	239,447 23	239,370 88
Checks and other cash items.....					
Exchanges for clearing house.....	3,682 79	3,750 00	7,733 15	13,567 38	3,954 82
Notes of other National banks.....	11,600 00	11,878 00	11,120 00	11,255 00	11,909 00
Fractional paper currency, nickels and cents.....	236 10	799 00	365 10	128 42	516 00
Specie.....	29,554 00	29,016 00	25,473 00	21,161 00	22,921 00
Legal tender notes.....	84,841 00	50,471 00	54,193 00	52,468 00	46,163 00
Redemption fund with U. S. treasurer (5% of circulation).....	4,500 00	4,500 00	4,500 00	4,500 00	4,500 00
Due from U. S. treasurer, other than 5% redemption fund.....					
Totals.....	\$1,111,212 10	\$1,072,410 29	\$1,101,838 72	\$1,130,326 24	\$1,149,176 06
Liabilities.					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	70,000 00	70,000 00	70,000 00	70,000 00	70,000 00
Undivided profits, less expenses and taxes paid.....	7,484 93	5,872 71	9,491 20	5,758 41	5,720 18
National bank notes outstanding.....	90,000 00	90,000 00	90,000 00	90,000 00	90,000 00
Due to other National banks.....					
Due to State banks and bankers.....					
Dividends unpaid.....	2,652 00			516 00	216 00
Individual deposits subject to check.....	419,590 13	379,251 94	400,096 77	431,723 93	434,899 47
Demand certificates of deposit.....	421,485 04	427,285 64	432,250 75	432,327 90	448,340 41
Time certificates of deposit.....					
Certified checks.....					
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers.....					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....	\$1,111,212 10	\$1,072,410 29	\$1,101,838 72	\$1,130,326 24	\$1,149,176 06

No. 3211.

KALAMAZOO NATIONAL BANK, KALAMAZOO.

E. J. PHELPS, *President*; M. J. BIGELOW, A. S. WHITE, *Vice Presidents*; HARRY DEN BLEYKER, *Cashier*;
LILLIE M. PHELPS, W. L. OTIS, *Assistant Cashiers*.

DIRECTORS.—E. J. Phelps, M. J. Bigelow, E. B. Desenberg, J. den Bleyker, A. S. White, H. B. Osborne,
W. B. Milham, H. H. Everard, J. T. Upjohn, Geo. Clark, V. L. Palmer.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$1,110,128 27	\$1,066,149 62	\$1,093,311 14	\$1,075,507 04	\$1,092,078 03
Overdrafts, secured and unsecured.....	10,808 00	9,261 91	9,679 09	10,612 23	11,394 69
U. S. bonds to secure circulation.....	90,000 00	90,000 00	90,000 00	90,000 00	90,000 00
U. S. bonds to secure U. S. deposits.....					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....	2,850 00	2,850 00	2,850 00	2,850 00	2,850 00
Stocks, securities, etc.....	50,850 00	50,648 96	63,050 00	62,050 00	63,050 00
Banking house, furniture and fixtures.....	157,163 47	171,768 73	171,802 08	172,100 00	172,100 00
Other real estate, and mortgages owned.....	18,942 32	18,942 32	18,359 19	18,359 19	18,009 19
Due from National banks (not reserve agents).....					
Due from State banks and bankers.....	6,873 04	5,362 91	5,527 86	8,661 16	6,007 60
Due from approved reserve agents.....	129,027 39	102,510 53	105,859 54	123,845 74	113,797 15
Checks and other cash items.....	9,401 37	990 42	1,661 98	1,447 55	822 79
Exchanges for clearing house.....	7,062 47	4,507 15	7,704 19	5,639 61	3,031 37
Notes of other National banks.....	4,360 00	1,870 00	2,220 00	8,485 00	2,620 00
Fractional paper currency, nickels and cents.....	264 93	342 49	95 38	250 09	319 91
Specie.....	27,148 00	61,467 35	63,368 35	62,751 15	55,077 20
Legal tender notes.....	26,090 00	25,568 00	29,327 00	25,921 00	35,114 00
Redemption fund with U. S. treasurer (5% of circulation).....	4,180 00	4,500 00	4,500 00	4,500 00	4,500 00
Due from U. S. treasurer, other than 5% redemption fund.....	700 00		1,000 00		1,500 00
Totals.....	\$1,655,850 46	\$1,616,740 39	\$1,670,916 40	\$1,672,979 76	\$1,673,471 93
Liabilities.					
Capital stock paid in.....	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Surplus fund.....	105,000 00	105,000 00	105,000 00	105,000 00	105,000 00
Undivided profits, less expenses and taxes paid.....	16,633 83	18,941 17	23,022 72	18,427 14	22,172 17
National bank notes outstanding.....	83,600 00	90,000 00	90,000 00	90,000 00	90,000 00
Due to other National banks.....					
Due to State banks and bankers.....	19,008 57	23,758 14	17,228 39	21,978 22	25,804 53
Dividends unpaid.....					
Individual deposits subject to check.....	529,589 52	495,954 76	557,772 32	593,998 53	585,335 00
Demand certificates of deposit.....	610,292 23	602,147 55	628,700 59	621,588 47	644,993 53
Time certificates of deposit.....					
Certified checks.....	500 00				
Cashier's checks outstanding.....	590 00	141 63	2,482 89	2,554 34	166 08
United States deposits.....					
Deposits of U. S. disbursing officers.....					
Notes and bills rediscounted.....	80,636 31	80,797 09	46,709 49	19,433 06	
Bills payable.....	10,000 00				
Liabilities other than those above stated.....					
Totals.....	\$1,655,850 46	\$1,616,740 39	\$1,670,916 40	\$1,672,979 76	\$1,673,471 93

No. 1359.

MICHIGAN NATIONAL BANK, KALAMAZOO.

CHARLES S. CAMPBELL, *President*; EDWARD WOODBURY, *Vice President*; ALBERT HENRY, *Cashier*

DIRECTORS.—Charles S. Campbell, E. Woodbury, A. M. Stearns, Ira A. Ransom, John W. Taylor, Jas. F. Gilmore, F. M. Hodge.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$775,898 83	\$781,345 63	\$785,718 20	\$826,180 10	\$803,355 30
Overdrafts, secured and unsecured	7,106 33	2,322 18	3,184 75	3,182 00	4,293 58
U. S. bonds to secure circulation	61,600 00	65,000 00	65,000 00	65,000 00	65,000 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....	3,400 00				
Premiums on U. S. bonds.....					
Stocks, securities, etc.....	56,450 00	56,450 00	55,450 00	81,800 00	74,950 00
Banking house, furniture and fix- tures.....	16,000 00	16,000 00	16,000 00	16,000 00	16,000 00
Other real estate, and mortgages owned.....	100 00	23,100 00	30,800 00	30,600 00	30,600 00
Due from National banks (not re- serve agents).....	2,501 82	4,030 56	10,384 67	6,456 33	1,085 24
Due from State banks and bankers					
Due from approved reserve agents	177,485 46	146,708 02	120,325 23	57,369 07	128,985 71
Checks and other cash items.....	2,614 75	275 63	80 10	486 99	281 91
Exchanges for clearing house.....	5,087 46	2,080 52	6,228 20	5,007 70	7,032 94
Notes of other National banks.....	4,121 00	6,338 01	6,974 00	7,485 00	2,242 00
Fractional paper currency, nickels and cents.....	116 24	172 73	363 91	122 85	235 54
Specie.....	55,121 70	45,081 50	40,059 05	36,058 25	37,090 25
Legal tender notes.....	31,691 00	24,966 00	36,817 00	29,156 00	29,470 00
Redemption fund with U. S. treas- urer (5% of circulation).....	2,800 00	3,250 00	3,250 00	3,250 00	3,250 00
Due from U. S. treasurer, other than 5% redemption fund.....	1,000 00	1,000 00	1,650 00	500 00	500 00
Totals.....	\$1,203,094 59	\$1,178,140 78	\$1,182,085 11	\$1,168,654 29	\$1,204,352 47
Liabilities.					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	100,000 00	100,000 00	100,000 00	100,000 00	100,000 00
Undivided profits less expenses and taxes paid.....	31,159 44	34,564 68	42,759 94	34,565 61	38,264 51
National bank notes outstanding..	56,000 00	61,100 00	65,000 00	65,000 00	65,000 00
Due to other National banks.....					
Due to State banks and bankers					
Dividends unpaid.....	3,976 00	160 00		80 00	
Individual deposits subject to check.....	416,330 65	395,648 90	337,260 18	329,022 67	369,637 70
Demand certificates of deposit.....	495,628 50	496,667 20	537,064 99	539,986 01	531,450 26
Time certificates of deposit.....					
Certified checks.....					
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....	\$1,203,094 59	\$1,178,140 78	\$1,182,085 11	\$1,168,654 29	\$1,204,352 47

STATE BANKING DEPARTMENT.

No. 3948.

FIRST NATIONAL BANK OF LAKE LINDEN, LAKE LINDEN.

JOSEPH BOSCH, *President*; CHARLES SMITH, *Vice President*; CHARLES MACINTYRE, *Cashier*;
H. A. YOUNG, *Assistant Cashier*.

DIRECTORS.—Joseph Bosch, Charles Smith, Fred Smith, John Daniell, J. H. Wilson, Thos. W. Armstrong, James MacNaughton.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$566,731 24	\$570,105 51	\$554,402 82	\$579,665 19	\$577,219 85
Overdrafts, secured and unsecured..	2,535 24	3,370 49	3,188 21	2,034 03	1,673 60
U. S. bonds to secure circulation....	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....					
Stocks, securities, etc.....	21,580 39	21,052 39	21,052 39	21,052 39	21,052 39
Banking house, furniture and fix- tures.....	15,000 00	15,000 00	15,000 00	15,000 00	15,000 00
Other real estate, and mortgages owned.....					
Due from National banks (not re- serve agents).....	1,249 40	1,630 18	5,686 57	424 75	7,303 31
Due from State banks and bankers..	3,228 90	22,655 06	22,846 75	22,115 21	22,756 84
Due from approved reserve agents	71,944 64	114,197 37	187,037 74	153,245 05	156,552 72
Checks and other cash items.....	147 16	5,289 27	106 95	1,448 25	183 71
Exchanges for clearing house.....					
Notes of other National banks.....	10,450 00	4,760 00	2,580 00	785 00	4,240 00
Fractional paper currency, nickels and cents.....	249 02	203 63	299 64	193 17	178 88
Specie.....	54,266 05	43,556 35	32,663 05	30,165 00	27,515 30
Legal tender notes.....	12,540 00	8,560 00	7,110 00	6,320 00	4,255 00
Redemption fund with U. S. treas- urer (5% of circulation).....	2,500 00	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5% redemption fund.....					
Totals.....	\$812,422 04	\$862,880 25	\$905,074 12	\$884,953 04	\$890,431 60
Liabilities.					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	100,000 00	100,000 00	100,000 00	100,000 00	100,000 00
Undivided profits, less expenses and taxes paid.....	33,748 61	31,325 18	33,098 74	37,501 30	36,823 02
National bank notes outstanding....	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
Due to other National banks.....	12,840 47	1,375 13		2,402 37	6,241 74
Due to State banks and bankers..	8,178 72	1,686 60	1,017 60	320 41	3,237 81
Dividends unpaid.....					
Individual deposits subject to check.....	489,007 53	554,951 23	602,400 67	576,186 85	573,136 92
Demand certificates of deposit.....	6,021 71	10,917 11	5,917 11	5,917 11	8,367 11
Time certificates of deposit.....					
Certified checks.....	12,625 00	12,625 00	12,640 00	12,625 00	12,625 00
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....	\$812,422 04	\$862,880 25	\$905,074 12	\$884,953 04	\$890,431 60

No. 8148.

CAPITAL NATIONAL BANK, LANSING.

RANSOM E. OLDS, *President*; JAMES J. BAIRD, *Vice President*; JNO. E. WHITHAM, *Cashier*.

DIRECTORS.—Ransom E. Olds, Arthur C. Stebbins, Smith G. Young, James J. Baird, Wm. K. Prudden, Jno. E. Whitham, Wm. C. Anderson.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$438,758 61	\$395,271 64	\$585,736 25	\$590,293 87	\$580,628 58
Overdrafts, secured and unsecured		61 54		68 33	1 84
U. S. bonds to secure circulation...	100,000 00	100,000 00	100,000 00	100,000 00	100,000 00
U. S. bonds to secure U. S. deposits					
Bonds to secure U. S. deposits.....	56,760 67	56,760 67	56,760 67	56,760 67	56,760 67
U. S. bonds on hand.....					
Premiums on U. S. bonds.....	3,724 77	3,724 77	3,724 77	3,724 77	3,724 77
Stocks, securities, etc.....	40,000 00	65,000 00			21,400 00
Banking house, furniture and fix- tures.....	8,389 26	8,389 26	8,389 26	7,000 00	7,000 00
Other real estate, and mortgages owned.....					
Due from National banks (not re- serve agents).....	2,565 00	9,711 34	21,882 53	24,392 92	22,882 72
Due from State banks and bankers	207 08				15,020 54
Due from approved reserve agents	66,906 96	95,477 95	250,989 55	234,582 40	181,681 38
Checks and other cash items.....	386 06	1,914 27			538 75
Exchanges for clearing house.....	1,953 57		2,047 50	2,066 39	
Notes of other National banks.....	10,000 00	1,500 00	1,500 00	3,000 00	5,900 00
Fractional paper currency, nickels and cents.....	151 10	100 46	152 89	297 54	201 83
Specie.....	21,917 30	26,847 05	18,700 10	15,016 60	17,736 85
Legal tender notes.....	31,009 00	16,620 00	32,877 00	38,922 00	30,696 00
Redemption fund with U. S. treas- urer (5% of circulation).....	5,000 00	5,000 00	5,000 00	5,000 00	5,000 00
Due from U. S. treasurer, other than 5% redemption fund.....					
Totals.....	\$787,629 38	\$786,378 95	\$1,087,760 52	\$1,081,125 49	\$1,049,273 93
Liabilities.					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	25,000 00	25,000 00
Undivided profits less expenses and taxes paid.....	6,550 51	6,355 21	11,998 18	4,546 33	8,393 65
National bank notes outstanding..	100,000 00	100,000 00	100,000 00	100,000 00	100,000 00
Due to other National banks.....					
Due to State banks and bankers...	153 51	12,914 29	5,089 69	5,110 97	5,863 14
Dividends unpaid.....	30 00	75 00	30 00	75 00	
Individual deposits subject to check.....	311,390 78	325,806 89	643,244 22	636,789 79	617,436 30
Demand certificates of deposit....	194,202 80	171,227 56	157,224 39	159,603 40	142,580 84
Time certificates of deposit.....					
Certified checks.....	137 08		174 04		
Cashier's checks outstanding.....	164 70				
United States deposits.....	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
Deposits of U. S. disbursing officers Notes and bills rediscounted.....	5,000 00				
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....	\$787,629 38	\$786,378 95	\$1,087,760 52	\$1,081,125 49	\$1,049,273 93

STATE BANKING DEPARTMENT.

No. 3513.

CITY NATIONAL BANK, LANSING.

E. W. SPARROW, *President*; E. F. COOLEY, *Vice President*; B. F. DAVIS, *Cashier*;
F. J. HOPKINS, *Assistant Cashier*.

DIRECTORS.—E. W. Sparrow, E. F. Cooley, Fred Shubel, A. A. Nichols, B. F. Davis, Jacob Stahl,
F. A. Hooker, Lawrence Price.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$1,115,401 23	\$1,058,547 49	\$1,083,608 90	\$1,011,374 40	\$1,004,730 55
Overdrafts, secured and unsecured.....	1,336 96	159 74		353 64	1,605 26
U. S. bonds to secure circulation.....	100,000 00	100,000 00	100,000 00	100,000 00	100,000 00
U. S. bonds to secure U. S. deposits.....	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds on hand.....		500 00			
Premiums on U. S. bonds.....	3,153 48	3,153 48	3,153 48	3,153 48	3,153 48
Stocks, securities, etc.....	123,047 81	122,923 73	121,874 09	145,489 94	211,098 10
Banking house, furniture and fixtures.....	73,173 29	73,173 29	73,373 29	73,373 29	73,409 29
Other real estate, and mortgages owned.....					
Due from National banks (not reserve agents).....	33,366 51	47,431 62	44,412 85	54,672 06	68,346 16
Due from State banks and bankers.....	18,149 05	19,419 73	23,001 02	28,839 40	29,608 21
Due from approved reserve agents.....	159,750 92	225,525 67	184,699 92	242,030 91	288,809 57
Checks and other cash items.....	*13,594 17				
Exchanges for clearing house.....		13,635 18	17,214 04	21,203 27	17,157 95
Notes of other National banks.....	8,925 00	10,000 00	10,000 00	10,000 00	15,000 00
Fractional paper currency, nickels and cents.....	1,406 09	1,888 98	862 83	890 25	1,402 69
Specie.....	45,601 85	54,709 65	58,476 15	54,222 15	48,563 85
Legal tender notes.....	46,867 00	46,733 00	69,573 00	72,038 00	54,817 00
Redemption fund with U. S. treasurer (5% of circulation).....	5,000 00	5,000 00	5,000 00	5,000 00	5,000 00
Due from U. S. treasurer, other than 5% redemption fund.....		5,000 00	9,000 00		
Totals.....	\$1,798,773 36	\$1,837,801 56	\$1,854,249 57	\$1,872,630 79	\$1,972,702 21
Liabilities.					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	100,000 00	100,000 00	100,000 00	100,000 00	100,000 00
Undivided profits, less expenses and taxes paid.....	39,981 31	39,630 09	48,204 97	47,696 59	53,014 66
National bank notes outstanding.....	99,370 00	99,970 00	96,670 00	99,970 00	97,870 00
Due to other National banks.....					
Due to State banks and bankers.....	7,371 08	30,340 52	43,924 39	35,449 41	29,654 46
Dividends unpaid.....	80 00	200 00		520 00	80 00
Individual deposits subject to check.....	979,641 67	1,009,482 07	1,032,096 04	1,014,961 55	1,116,920 36
Demand certificates of deposit.....	420,255 76	403,408 88	383,284 17	421,033 24	422,427 73
Time certificates of deposit.....					
Certified checks.....	2,073 54	4,770 00	70 00	3,000 00	2,735 00
Cashier's checks outstanding.....					
United States deposits.....	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
Deposits of U. S. disbursing officers.....					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....	\$1,798,773 36	\$1,837,801 56	\$1,854,249 57	\$1,872,630 79	\$1,972,702 21

* Includes exchanges for clearing house.

NATIONAL BANKS OF MICHIGAN.

425

No. 1731.

FIRST NATIONAL BANK, LAPEER.

CHESTER G. WHITE, *President*; EDMUND BROWNELL, *Vice President*; J. R. JOHNSON, *Cashier*;
KIRK WHITE, *Assistant Cashier*.

DIRECTORS.—Edmund Brownell, Chester G. White, Kirk White, Ripley White, Geo. W. Rood,
Wm. B. Williams, Charles H. Rood.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$376,521 56	\$370,100 43	\$399,283 02	\$401,225 34	\$405,731 15
Overdrafts secured and unsecured,	6,521 60	6,265 03	5,414 17	5,480 81	8,890 45
U. S. bonds to secure circulation...	25,500 00	25,500 00	25,500 00	25,500 00	25,500 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....	33,910 00	54,310 00	36,410 00	40,310 00	40,060 00
Stocks, securities, etc.....					
Banking house, furniture and fix- tures.....	3,000 00	3,000 00	3,000 00	3,000 00	3,000 00
Other real estate, and mortgages owned.....	15,967 51	15,967 51	15,967 51	15,967 51	15,967 51
Due from National banks (not re- serve agents).....					
Due from State banks and bankers.					
Due from approved reserve agents	37,621 99	54,420 30	61,695 60	18,270 82	23,968 115
Checks and other cash items.....	2,228 36	706 34	6,084 36	1,015 74	2,184 62
Exchanges for clearing house.....					
Notes of other National banks.....	1,260 00	190 00	2,000 00	3,000 00	1,500 00
Fractional paper currency, nickels and cents.....	319 43	444 84	832 64	780 94	165 95
Specie.....	14,640 00	16,900 00	11,552 00	9,205 00	10,243 00
Legal tender notes.....	3,000 00	7,209 00	2,000 00	2,400 00	2,500 00
Redemption fund with U. S. treas- urer (5% of circulation).....	1,275 00	1,275 00	1,275 00	1,275 00	1,275 00
Due from U. S. treasurer, other than 5% redemption fund.....					
Totals.....	\$521,765 45	\$556,288 45	\$571,014 30	\$527,441 16	\$540,985 83
Liabilities.					
Capital stock paid in.....	\$75,000 00	\$75,000 00	\$75,000 00	\$75,000 00	\$75,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits less expenses and taxes paid.....	56,477 59	51,227 52	53,849 47	51,558 08	52,898 27
National bank notes outstanding..	23,897 50	24,997 50	24,797 50	25,497 50	24,397 50
Due to other National banks.....			2,160 20	8,536 81	4,238 96
Due to State banks and bankers...	6,971 91	6,872 55	16,448 08	2,698 95	17,423 66
Dividends unpaid.....					
Individual deposits subject to check.....	114,897 70	150,966 52	154,314 92	121,958 73	106,926 39
Demand certificates of deposit....	194,520 75	197,224 36	194,444 13	192,184 09	197,710 91
Time certificates of deposit.....				7 00	
Certified checks.....					
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					12,390 14
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....	\$521,765 45	\$556,288 45	\$571,014 30	\$527,441 16	\$540,985 53

No. 8598.

FIRST NATIONAL BANK, LAURIUM.

M. E. O'BRIEN, *President*; ALEX. LEVIN, WM. J. REYNOLDS, *Vice Presidents*; J. B. PATON, *Cashier*;
D. LEVEQUE, *Assistant Cashier*.

DIRECTORS.—M. E. O'Brien, Wm. R. Oates, Alex. Levin, Richard Blight, C. E. L. Thomas, Wm. J. Reynolds, Louis Sibilsky, C. H. Rodi, Henry Opal, Wm. M. Harris, E. T. Daume.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$132,910 00	\$128,478 05	\$142,358 05	\$154,844 17	\$175,854 13
Overdrafts, secured and unsecured	670 76	858 04	838 36	1,288 82	712 00
U. S. bonds to secure circulation...	25,000 00	30,000 00	40,000 00	40,000 00	50,000 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....	1,312 50	1,525 00	1,937 50	1,937 50	2,350 00
Stocks, securities, etc.....					
Banking house, furniture and fixtures.....	45,498 32	54,747 25	69,303 44	70,102 41	71,165 46
Other real estate and mortgages owned.....					
Due from National banks (not reserve agents).....	10,160 29	1,702 51	862 80	752 50	11,340 24
Due from State banks and bankers.	6,235 22	2,309 95	1,124 94	14,421 00	2,113 25
Due from approved reserve agents	8,499 30	6,297 46	5,596 65	12,468 87	52,768 47
Checks and other cash items.....	546 97	697 40	2,118 36	1,591 73	230 45
Items in transit.....			837 81	186 22	2,054 73
Exchanges for clearing house.		1,000 00			1,880 89
Notes of other National banks.....	1,100 00	4,100 00	2,650 00	3,255 00	2,020 00
Fractional paper currency, nickels and cents.....	113 42	184 49	395 60	376 67	97 82
Specie.....	11,473 85	14,165 30	15,666 30	18,142 25	8,263 80
Legal tender notes.....	5,000 00	6,000 00	6,817 00	10,500 00	5,000 00
Redemption fund with U. S. treasurer (5% of circulation).....	1,250 00	1,500 00	2,000 00	2,000 00	2,500 00
Due from U. S. treasurer, other than 5% redemption fund.....					
Totals.....	\$249,770 63	\$253,565 45	\$292,506 81	\$331,897 14	\$388,331 24
Liabilities.					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	23,757 25	24,187 89	24,857 28	25,000 00	25,000 00
Undivided profits less expenses and taxes paid.....				467 88	427 90
National bank notes outstanding..	25,000 00	30,000 00	40,000 00	40,000 00	50,000 00
Due to other National banks.....				101 75	
Due to State banks and bankers.		495 01	3,094 86		5,579 37
Dividends unpaid.....					
Individual deposits subject to check.....	84,479 51	79,278 38	93,732 85	147,650 09	181,630 22
Demand certificates of deposit.....	16,533 87	19,557 06	20,673 50	18,464 10	25,642 43
Time certificates of deposit.....		47 11	148 32	213 32	51 32
Certified checks.....					
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....			10,000 00		
Liabilities other than those above stated.....					
Totals.....	\$249,770 63	\$253,565 45	\$292,506 81	\$331,897 14	\$388,331 24

No. 2743.

FIRST NATIONAL BANK, LUDINGTON.

GEO. N. STRAY, *President*; JAMES FOLEY, *Vice President*; W. L. HAMMOND, *Cashier*;
A. D. WOODWARD, *Assistant Cashier*.

DIRECTORS.—George N. Stray, M. F. Butters, W. L. Hammond, James Foley, A. E. Cartier,
A. D. Woodward, H. V. Huston.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$610,408 21	\$574,909 40	\$576,322 41	\$583,802 30	\$541,880 20
Overdrafts secured and unsecured, U. S. bonds to secure circulation...	88 31 25,000 00	569 80 25,000 00	26 44 25,000 00	900 31 25,000 00	 25,000 00
U. S. bonds to secure U. S. deposits U. S. bonds on hand.....	..... .....	..... .....	..... .....	..... .....	..... .....
Premiums on U. S. bonds.....	.....	.....	.....	.....	.....
Stocks, securities, etc.....	111,497 71	116,997 71	134,100 00	131,600 00	196,000 00
Banking house, furniture and fix- tures.....	41,000 00	40,000 00	40,000 00	40,000 00	40,000 00
Other real estate, and mortgages owned.....	.....	.....	.....	.....	.....
Due from National banks (not re- serve agents).....	50 00	.....	.....	.....	.....
Due from State banks and bankers Due from approved reserve agents	66,654 14 152 31	106,075 66 162 22	81,007 24 174 26	50 00 63,889 58 2,318 34	50 00 98,184 63 32 90
Checks and other cash items.....	.....	.....	.....	.....	.....
Exchanges for clearing house.....	.....	.....	.....	.....	.....
Notes of other National banks.....	8,048 00	3,350 00	2,245 00	2,062 00	1,612 00
Fractional paper currency, nickels and cents.....	408 62	407 70	245 15	274 56	301 86
Specie.....	42,998 00	39,079 00	23,717 50	37,828 00	35,401 00
Legal tender notes.....	25,000 00	20,000 00	32,476 00	15,000 00	20,000 00
Redemption fund with U. S. treas- urer (5% of circulation).....	1,250 00	1,250 00	1,250 00	1,250 00	1,250 00
Due from U. S. treasurer, other than 5% redemption fund.....	.....	.....	.....	500 00	.....
Totals.....	\$932,555 30	\$927,801 68	\$916,564 00	\$904,535 09	\$959,822 59
Liabilities.					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits less expenses and taxes paid.....	20,292 79	16,791 04	20,073 04	17,758 62	18,774 04
National bank notes outstanding..	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
Due to other National banks.....	.....	.....	.....	.....	.....
Due to State banks and bankers...	.....	46 66	1,752 60	.....	.....
Dividends unpaid.....	.....	.....	.....	18 75	.....
Individual deposits subject to check.....	323,111 95	308,477 88	293,873 11	294,030 98	353,932 10
Demand certificates of deposit.....	444,150 56	457,486 10	455,805 25	447,736 74	441,616 45
Time certificates of deposit.....	.....	.....	.....	.....	.....
Certified checks.....	.....	.....	.....	.....	500 00
Cashier's checks outstanding.....	.....	.....	.....	.....	.....
United States deposits.....	.....	.....	.....	.....	.....
Deposits of U. S. disbursing officers Notes and bills rediscounted.....	.....	.....	.....	.....	.....
Bills payable.....	.....	.....	.....	.....	.....
Liabilities other than those above stated.....	.....	.....	.....	.....	.....
Totals.....	\$932,555 30	\$927,801 68	\$916,564 00	\$904,535 09	\$959,822 59

STATE BANKING DEPARTMENT.

No. 2539.

FIRST NATIONAL BANK, MANISTEE.

T. J. RAMSDELL, *President*; GEO. A. DUNHAM, *Vice President and Cashier*;
JOHN W. SIBBEN, *Assistant Cashier*.

DIRECTORS.—T. J. Ramsdell, Geo. A. Dunham, Geo. A. Hart, Gus. Kitzinger, Edward Buckley.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$593,528 49	\$563,134 48	\$583,412 31	\$553,303 49	\$543,520 32
Overdrafts, secured and unsecured	6,544 65	8,735 47	20,203 39	27,624 54	6,843 81
U. S. bonds to secure circulation	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....	1,406 25	1,406 25	1,406 25	1,406 25	1,406 25
Stocks, securities, etc.....	119,000 00	109,000 00	109,000 00	119,000 00	119,000 00
Banking house, furniture and fix- tures.....					11,286 94
Other real estate, and mortgages owned.....					
Due from National banks (not re- serve agents).....	23,797 46	43,543 16	15,239 73	7,861 30	16,310 46
Due from State banks and bankers	8,986 18	5,444 13	64,122 03	2,379 24	3,284 84
Due from approved reserve agents	111,470 07	148,093 84	127,399 68	100,143 84	109,954 00
Checks and other cash items.....	6,692 36	5,359 36	1,479 28	5,401 56	1,590 47
Exchanges for clearing house.....					
Notes of other National banks.....	26,992 00	50,679 00	52,351 00	15,313 00	13,724 00
Fractional paper currency, nickels and cents.....	521 11	875 36	623 54	444 78	583 75
Specie.....	52,509 00	61,062 50	65,607 00	58,750 00	65,640 75
Legal tender notes.....	934 00	3,049 00	2,808 00	13,031 00	13,093 00
Redemption fund with U. S. treas- urer (5% of circulation).....	1,250 00	1,250 00	1,250 00	1,250 00	1,250 00
Due from U. S. treasurer, other than 5% redemption fund.....					
Totals.....	\$978,631 57	\$1,026,632 55	\$1,069,702 21	\$990,909 00	\$932,488 59
Liabilities.					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits less expenses and taxes paid.....	10,016 54	8,628 27	12,443 18	11,682 49	6,545 48
National bank notes outstanding..	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
Due to other National banks.....					
Due to State banks and bankers..	18,333 68	15,266 75	16,729 88	18,876 98	14,035 17
Dividends unpaid.....		91 00		39 50	
Individual deposits subject to check.....	469,956 89	515,809 97	561,849 17	504,048 43	458,817 65
Demand certificates of deposit.....	305,324 46	311,834 56	303,429 98	281,261 60	278,090 29
Time certificates of deposit.....					
Certified checks.....			250 00		
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....	\$978,631 57	\$1,026,632 55	\$1,069,702 21	\$990,909 00	\$932,488 59

No. 5348.

FIRST NATIONAL BANK, MANISTIQUE.

A. S. PUTNAM, *President*; WM. B. THOMAS, *Vice President*; WILLIAM S. CROWE, *Cashier*;
W. J. SHINAR, *Assistant Cashier*.

DIRECTORS.—A. S. Putnam, Wm. S. Crowe, Wm. B. Thomas, V. I. Hixson, Jno. A. Falk.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$155,982 95	\$176,454 94	\$125,482 04	\$128,895 80	\$120,298 45
Overdrafts, secured and unsecured.....	23 11	64 07	11 17	40 64	137 37
U. S. bonds to secure circulation.....	35,000 00	35,000 00	35,000 00	35,000 00	35,000 00
U. S. bonds to secure U. S. deposits.....					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....	1,650 00	1,650 00	1,650 00	1,650 00	1,650 00
Stocks, securities, etc.....	43,720 00	54,240 00	68,565 00	80,338 00	88,645 90
Banking house, furniture and fixtures.....	20,002 34	20,485 71	21,053 36	20,939 11	20,738 36
Other real estate, and mortgages owned.....	314 78	314 78	314 78	314 78	314 78
Items in transit.....	1,026 70	673 35	590 27	1,535 75	1,534 50
Due from National banks (not reserve agents).....			1,520 62	1,520 62	1,520 62
Due from State banks and bankers.....					1,522 80
Due from approved reserve agents.....	16,883 40	41,132 38	38,718 18	16,792 13	19,949 91
Checks and other cash items.....	407 52	2,189 10	431 52	1,030 67	105 56
Exchanges for clearing house.....					
Notes of other National banks.....	130 00	940 00	465 00	1,644 00	985 00
Fractional paper currency, nickels and cents.....	331 21	616 02	212 34	326 29	248 45
Specie.....	30,572 90	25,525 15	26,469 20	19,855 10	18,801 20
Legal tender notes.....	3,300 00	2,440 00	4,135 00	3,250 00	3,010 00
Redemption fund with U. S. treasurer (5% of circulation).....	1,747 50	1,750 00	1,750 00	1,750 00	1,750 00
Due from U. S. treasurer, other than 5% redemption fund.....	700 00				
Totals.....	\$311,772 41	\$363,475 50	\$326,368 48	\$314,882 89	\$316,212 90
Liabilities.					
Capital stock paid in.....	\$35,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	6,500 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits less expenses and taxes paid.....	292 42	402 98	597 20	75 99	569 84
National bank notes outstanding.....	34,250 00	35,000 00	33,600 00	35,000 00	34,300 00
Due to other National banks.....					
Due to State banks and bankers.....	1,589 67	158 72		52 39	272 47
Dividends unpaid.....					
Individual deposits subject to check.....	164,255 55	208,158 48	163,099 55	153,114 27	155,317 56
Demand certificates of deposit.....	484 70		542 63	2,015 00	2,015 00
Time certificates of deposit.....	64,778 50	59,755 32	67,929 10	64,025 24	63,738 03
Certified checks.....					
Cashier's checks outstanding.....	621 57				
United States deposits.....					
Deposits of U. S. disbursing officers.....					
Notes and bills rediscounted.....	4,000 00				
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....	\$311,772 41	\$363,475 50	\$326,368 48	\$314,882 89	\$316,212 90

STATE BANKING DEPARTMENT.

No. 390.

FIRST NATIONAL BANK, MARQUETTE.

LOUIS G. KAUFMAN, *President*; EDW. S. BICE, *Cashier*; C. L. BRAINERD, *Assistant Cashier*.

DIRECTORS.—N. M. Kaufman, S. R. Kaufman, L. G. Kaufman, Edw. S. Bice.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$1,221,162 96	\$1,046,383 45	\$1,082,776 87	\$1,085,453 90	\$1,185,269 44
Overdrafts, secured and unsecured.....	106 81	217 07	212 15	2,543 42	682 63
U. S. bonds to secure circulation.....	150,000 00	150,000 00	150,000 00	150,000 00	150,000 00
U. S. bonds to secure U. S. deposits.....	62,500 00	62,500 00	62,500 00	55,000 00	55,000 00
U. S. bonds on hand.....				7,500 00	7,500 00
Premiums on U. S. bonds.....					
Stocks, securities, etc.....	140,010 00	140,010 00	169,960 00	223,310 00	229,310 00
Banking house, furniture and fixtures.....	39,000 00	39,000 00	39,000 00	39,000 00	39,000 00
Other real estate, and mortgages owned.....	4,900 00	4,900 00	4,000 00	4,000 00	4,000 00
Due from National banks (not reserve agents).....	2,360 83	19,129 80	40,848 83	13,862 00	52,357 29
Due from State banks and bankers.....	30,458 18	33,012 81	38,477 06	38,474 49	63,642 62
Due from approved reserve agents.....	167,697 45	441,077 03	378,272 38	366,927 24	264,144 77
Checks and other cash items.....	4,002 30	2,324 98	2,610 12	1,933 61	4,392 76
Exchanges for clearing house.....					
Notes of other National banks.....	10,010 00	6,050 00	7,750 00	9,350 00	8,350 00
Fractional paper currency, nickels and cents.....	170 07	147 47	225 08	165 02	180 28
Specie.....	131,323 00	104,140 00	88,344 90	82,081 85	100,393 00
Legal tender notes.....	35,355 00	22,090 00	27,650 00	28,920 00	24,470 00
Redemption fund with U. S. treasurer (5% of circulation).....	7,500 00	7,500 00	7,500 00	7,500 00	7,500 00
Due from U. S. treasurer, other than 5% redemption fund.....					
Totals.....	\$2,006,556 60	\$2,078,482 61	\$2,100,127 39	\$2,116,021 53	\$2,196,192 79
Liabilities.					
Capital stock paid in.....	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits less expenses and taxes paid.....	58,789 55	57,779 87	58,969 73	59,669 44	60,137 75
National bank notes outstanding.....	150,000 00	149,900 00	150,000 00	150,000 00	148,265 00
Due to other National banks.....	11,030 10	3,903 61	19,226 94	17,626 12	8,593 64
Due to State banks and bankers.....	8,994 75	9,817 53	7,384 34	4,997 94	23,082 24
Dividends unpaid.....		21 00	36 00	309 00	60 00
Individual deposits subject to check.....	1,453,435 10	1,547,029 20	1,545,616 00	1,577,910 48	1,647,035 01
Demand certificates of deposit.....	49,720 78	40,466 85	49,129 74	43,767 57	41,755 84
Time certificates of deposit.....					
Certified checks.....	8,985 00	5,075 00	3,775 00	2,625 00	10,730 00
Cashier's checks outstanding.....					
United States deposits.....	56,908 80	59,038 69	57,640 15	54,372 80	48,716 25
Deposits of U. S. disbursing officers.....	5,591 20	3,461 31	4,859 85	627 40	6,283 75
Notes and bills rediscounted.....					
Bills payable.....					
Reserved for taxes.....	3,101 32	1,989 55	3,489 55	4,115 98	1,533 31
Liabilities other than those above stated.....					
Totals.....	\$2,006,556 60	\$2,078,482 61	\$2,100,127 39	\$2,116,021 53	\$2,196,192 79

No. 6003.

MARQUETTE NATIONAL BANK, MARQUETTE.

JOHN M. LONGYEAR, *President*; FRED H. BEGOLE, DANIEL W. POWELL, *Vice Presidents*;
FRANK J. JENNISON, *Cashier*; HARRY C. DAVIS, *Assistant Cashier*.

DIRECTORS.—John M. Longyear, Fred H. Begole, Daniel W. Powell, Frank J. Jennison, Daniel H. Ball,
Wm. G. Mather, D. J. Reynolds, James E. Sherman, Chas. H. Schaffer.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$663,731 59	\$677,854 44	\$689,676 44	\$679,068 40	\$673,102 46
Overdrafts, secured and unsecured.....	394 78	85 21	25 05	542 27	71 88
U. S. bonds to secure circulation.....	100,000 00	100,000 00	100,000 00	100,000 00	100,000 00
U. S. bonds to secure U. S. deposits.....	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds on hand.....					
Premiums on U. S. bonds.....	1,500 00	1,500 00	1,500 00	1,500 00	1,500 00
Stocks, securities, etc.....	41,000 00	41,000 00	15,000 00	15,000 00	15,000 00
Banking house, furniture and fixtures.....	37,500 00	37,500 00	37,500 00	40,000 00	40,000 00
Other real estate, and mortgages owned.....					
Due from National banks (not reserve agents).....	40,771 29	39,502 81	29,023 68	25,727 11	47,219 69
Due from State banks and bankers.....	49,246 09	44,869 98	45,680 70	51,609 90	40,757 64
Due from approved reserve agents.....	122,745 52	78,576 65	100,014 10	82,263 92	112,469 77
Checks and other cash items.....	3,375 33	3,234 11	2,873 09	1,452 88	1,894 85
Exchanges for clearing house.....					
Notes of other National banks.....	4,960 00	1,825 00	2,025 00	955 00	2,505 00
Fractional paper currency, nickels and cents.....	495 06	971 18	971 55	996 56	895 76
Specie.....	35,121 30	38,527 05	42,232 40	35,493 80	34,376 10
Legal tender notes.....	14,890 00	13,520 00	15,820 00	12,410 00	20,739 00
Redemption fund with U. S. treasurer (5% of circulation).....	5,000 00	5,000 00	5,000 00	5,000 00	5,000 00
Due from U. S. treasurer, other than 5% redemption fund.....					
Totals.....	\$1,170,730 96	\$1,133,966 43	\$1,137,342 01	\$1,101,989 84	\$1,145,532 19
Liabilities.					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	25,000 00	25,000 00	25,500 00	25,000 00	25,000 00
Undivided profits less expenses and taxes paid.....	16,390 57	16,753 70	18,569 13	16,619 18	14,846 10
National bank notes outstanding.....	100,000 00	100,000 00	100,000 00	100,000 00	100,000 00
Due to other National banks.....	14,535 45	14,323 65	14,515 86	2,231 21	4,062 73
Due to State banks and bankers.....	7,643 81	6,031 60	6,125 55	5,789 38	4,317 61
Dividends unpaid.....					
Individual deposits subject to check.....	795,720 52	772,126 83	791,625 04	759,862 25	807,292 95
Demand certificates of deposit.....	61,309 60	49,592 40	29,498 43	42,058 42	39,016 00
Time certificates of deposit.....					
Certified checks.....	22 11				
Cashier's checks outstanding.....	18 90	138 25	2,008 00	429 40	996 80
United States deposits.....	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
Deposits of U. S. disbursing officers.....					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....	\$1,170,730 96	\$1,133,966 43	\$1,137,342 01	\$1,101,989 84	\$1,145,532 19

No. 1515.

FIRST NATIONAL BANK, MARSHALL.

C. E. GORHAM, *President*; H. E. WINSOR, *Vice President*; C. H. BILLINGS, *Cashier*.

DIRECTORS.—C. E. Gorham, F. A. Stuart, J. L. Dobbins, H. E. Winsor, S. F. Dobbins, C. H. Billings, O. I. Hubbard.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$400,129 87	\$443,888 94	\$475,930 40	\$424,632 63	\$422,396 37
Overdrafts secured and unsecured.	1,614 22	1,027 02	2,190 91	3,667 25	2,034 72
U. S. bonds to secure circulation.....	100,000 00	100,000 00	100,000 00	100,000 00	100,000 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....					
Stocks, securities, etc.....	122,503 75	121,503 75	122,503 75	131,503 75	130,629 30
Banking house, furniture and fix- tures.....	12,200 00	12,200 00	12,200 00	12,200 00	12,200 00
Other real estate, and mortgages owned.....					
Due from National banks (not re- serve agents).....	4,776 46	2,453 31	2,169 85	2,779 30	5,279 77
Due from State banks and bankers	10,023 67	12,068 47	8,385 14	4,688 97	7,230 45
Due from approved reserve agents	100,240 40	104,454 15	136,623 88	65,711 95	81,050 34
Checks and other cash items.....	523 67	1,283 38	835 46	2,688 83	4,454 11
Exchanges for clearing house.....					
Notes of other National banks.....	2,120 00	8,440 00	2,690 00	7,560 00	14,750 00
Fractional paper currency, nickels and cents.....	381 07	288 40	475 59	269 40	346 77
Specie.....	46,230 50	35,374 10	37,157 45	35,516 80	40,497 25
Legal tender notes.....		1,800 00	2,000 00		
Redemption fund with U. S. treas- urer (5% of circulation).....	5,000 00	5,000 00	5,000 00	5,000 00	5,000 00
Due from U. S. treasurer, other than 5% redemption fund.....					
Totals.....	\$805,743 61	\$849,881 52	\$908,162 43	\$796,218 88	\$825,869 08
Liabilities.					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits less expenses and taxes paid.....	34,417 76	33,315 52	38,705 14	28,636 49	32,080 41
National bank notes outstanding..	100,000 00	100,000 00	95,000 00	100,000 00	100,000 00
Due to other National banks.....					
Due to State banks and bankers...					
Dividends unpaid.....				213 33	
Individual deposits subject to check.....	429,406 97	478,509 92	524,686 48	435,718 96	466,462 63
Demand certificates of deposit.....	116,918 88	113,056 08	124,770 81	106,650 10	102,326 04
Time certificates of deposit.....					
Certified checks.....					
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....	\$805,743 61	\$849,881 52	\$908,162 43	\$796,218 88	\$825,869 08

NATIONAL BANKS OF MICHIGAN.

433

No. 3256.

FIRST NATIONAL BANK, MENOMINEE.

A. SPIES, *President*; JOHN HENES, *Vice President*; G. A. BLESCH, *Cashier*;
CLINTON W. GRAM, *Assistant Cashier*.

DIRECTORS.—A. Spies, G. A. Blesch, John Henes, Isaac Stephenson, Jr., Chas. S. Brown,
Charles I. Cook, Edward Daniell, Clinton W. Gram, Peter Wheaton.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$900,091 23	\$861,173 44	\$881,580 22	\$693,948 04	\$791,086 85
Overdrafts, secured and unsecured.....	106 85	98 86	2 49	91 90	35 43
U. S. bonds to secure circulation.....	200,000 00	200,000 00	200,000 00	200,000 00	200,000 00
U. S. bonds to secure U. S. deposits.....	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds on hand.....					
Premiums on U. S. bonds.....					
Stocks, securities, etc.....	207,275 58	202,275 58	197,275 58	205,675 58	205,675 58
Banking house, furniture and fix- tures.....	11,100 00	11,100 00	11,365 19	11,439 79	24,314 38
Other real estate, and mortgages owned.....					
Due from National banks (not re- serve agents).....	16,001 62	19,253 07	25,654 47	22,385 62	10,206 06
Due from State banks and bankers.....	429 75	540 28	352 82	748 16	1,293 90
Due from approved reserve agents.....	116,065 80	112,770 90	286,892 88	230,669 44	178,334 34
Checks and other cash items.....	4,709 18	10,861 73	2,035 95	11,839 88	4,218 80
Exchanges for clearing house.....					
Notes of other National banks.....	1,000 00	1,000 00	2,000 00	2,000 00	1,000 00
Fractional per currency, nickels and cents.....	367 69	753 35	708 74	827 56	353 69
Specie.....	45,240 00	58,902 00	65,865 00	63,491 00	59,062 00
Legal tender notes.....	3,000 00	2,500 00	1,000 00	2,500 00	1,000 00
Redemption fund with U. S. treas- urer (5% of circulation).....	10,000 00	10,000 00	9,000 00	10,000 00	10,000 00
Due from U. S. treasurer, other than 5% redemption fund.....					
Totals.....	\$1,565,388 00	\$1,541,229 21	\$1,533,743 34	\$1,505,636 97	\$1,536,581 03
Liabilities.					
Capital stock paid in.....	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Surplus fund.....	40,000 00	40,000 00	40,000 00	40,000 00	40,000 00
Undivided profits, less expenses and taxes paid.....	3,222 55	2,690 18	1,725 37	1,308 00	6,016 86
National bank notes outstanding.....	200,000 00	200,000 00	200,000 00	200,000 00	200,000 00
Due to other National banks.....	4,748 85	7,269 23	2,721 49	1,492 80	2,932 54
Due to State banks and bankers.....	64 58	276 64	461 65	922 46	
Dividends unpaid.....	108 00	36 00	48 00	309 00	63 00
Individual deposits subject to check.....	602,340 55	601,299 48	597,125 41	596,399 94	584,343 23
Demand certificates of deposit.....	13,297 05	17,774 58	10,552 97	14,240 73	11,365 73
Time certificates of deposit.....	438,650 80	415,322 23	418,524 28	390,743 04	429,248 58
Certified checks.....		886 00	886 00	886 00	886 00
Cashier's checks outstanding.....					
United States deposits.....	50,772 50	51,369 00	51,257 00	52,266 00	51,373 00
Deposits of U. S. disbursing officers Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....	12,183 12	4,305 87	10,441 17	7,069 00	10,322 09
Totals.....	\$1,565,388 00	\$1,541,229 21	\$1,533,743 34	\$1,505,636 97	\$1,536,581 03

No. 4454.

THE LUMBERMEN'S NATIONAL BANK, MENOMINEE.

WILLIAM HOLMES, *President*; W. S. CARPENTER, *Vice President*; M. S. HARMON, *Cashier*;
WM. WEBB HARMON, *Assistant Cashier*.

DIRECTORS.—Wm. Holmes, W. S. Carpenter, C. H. Jones, Peter Sibenaler, A. B. Stryker, Frank Erdlitz,
A. W. Blom, Leo C. Harmon, M. S. Harmon, Jas. A. Culbertson, A. C. Wells.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$523,008 99	\$491,816 44	\$489,494 39	\$488,919 12	\$464,697 39
Overdrafts, secured and unsecured		12 72	32 25	149 52	78 96
U. S. bonds to secure circulation..	100,000 00	100,000 00	100,000 00	100,000 00	100,000 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....	3,000 00	3,000 00	3,000 00	3,000 00	3,000 00
Stocks, securities, etc.....	9,687 17	9,687 17	10,687 17	6,376 25	7,376 25
Banking house, furniture and fix- tures.....	12,000 00	12,000 00	12,000 00	12,000 00	12,000 00
Other real estate, and mortgages owned.....	5,674 85	5,674 85	5,674 85	5,674 85	3,838 01
Due from National banks (not re- serve agents).....	7,132 84	69 10	3,064 14	6,816 14	4,899 25
Due from State banks and bankers	681 06	4,803 16	3,220 44	802 51	3,226 40
Due from approved reserve agents	7,056 28	6,268 79	32,627 88	7,705 63	87,655 36
Checks and other cash items.....	1,926 83	1,514 11	3,971 82	3,964 86	2,681 90
Exchanges for clearing house.....					
Notes of other National banks.....	500 00	1,115 00	4,010 00	4,805 00	4,070 00
Fractional paper currency, nickels and cents.....	1,811 01	1,209 67	644 13	381 86	746 95
Specie.....	24,826 20	30,644 65	27,463 45	19,058 05	32,759 00
Legal tender notes.....	11,965 00	10,500 00	12,300 00	12,500 00	4,000 00
Redemption fund with U. S. treas- urer (5% of circulation).....	5,000 00	5,000 00	4,600 00	5,000 00	5,000 00
Due from U. S. treasurer, other than 5% redemption fund.....	2 50	2 50	2 50	2 50	2 50
Totals.....	\$714,292 73	\$683,318 16	\$712,813 02	\$677,156 29	\$736,031 97
Liabilities.					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits less expenses and taxes paid.....	19,767 24	20,889 68	18,517 54	20,712 44	23,591 92
National bank notes outstanding..	100,000 00	100,000 00	100,000 00	100,000 00	100,000 00
Due to other National banks.....	1,515 07	1,128 17			
Due to State banks and bankers.					1,229 58
Dividends unpaid.....	1,120 00	200 00	5,050 00	5,050 00	5,000 00
Individual deposits subject to check.....	277,525 66	254,879 30	310,442 58	282,755 43	315,636 24
Demand certificates of deposit.....	14,436 55	13,544 74	14,242 45	13,303 16	11,864 02
Time certificates of deposit.....	113,831 41	112,512 52	112,099 14	102,700 13	125,632 35
Certified checks.....	353 73	353 73	353 73	836 88	1,190 45
Cashier's checks outstanding.....	3 61	1 10	50 00		89 16
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....	35,739 46	29,808 92			
Bills payable.....					
Liabilities other than those above stated.....			2,057 58	1,798 25	1,798 25
Totals.....	\$714,292 73	\$683,318 16	\$712,813 02	\$677,156 29	\$736,031 97

No. 1587.

FIRST NATIONAL BANK, MONROE.

THOS. GORDON, JR., *President*; GEO. SPALDING, *Vice President*; FRANK B. WARREN, *Cashier*;
WM. G. GUTMANN, *Assistant Cashier*.

DIRECTORS.—Geo. Spalding, John E. Landon, Thos. Gordon, Jr., Edward C. Bauch, Frank B. Warren.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$238,280 82	\$240,280 19	\$282,514 91	\$263,584 26	\$276,219 01
Overdrafts, secured and unsecured.....		18 91		19 34	8 75
U. S. bonds to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits.....					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....	2,000 00	2,000 00	2,000 00	2,000 00	2,000 00
Stocks, securities, etc.....	123,227 92	116,733 00	121,474 13	121,474 13	134,586 63
Banking house, furniture and fixtures.....	7,570 00	7,570 00	7,570 00	7,000 00	7,000 00
Other real estate, and mortgages owned.....					
Due from National banks (not reserve agents).....	11,789 79	12,864 42	4,733 01	5,764 80	6,171 29
Due from State banks and bankers.....	4,352 88	3,734 70	5,456 69	4,069 17	4,710 06
Due from approved reserve agents.....	61,818 81	60,311 75	55,538 82	51,129 67	42,436 19
Checks and other cash items.....	657 11	1,338 35	636 00	726 97	793 54
Exchanges for clearing house.....					
Notes of other National banks.....	765 00	790 00	573 00	522 00	890 00
Fractional paper currency, nickels and cents.....	122 38	217 62	133 02	164 22	154 82
Specie.....	13,937 25	20,563 55	21,002 20	18,721 90	21,345 45
Legal tender notes.....	11,900 00	7,100 00	6,000 00	12,950 00	5,500 00
Redemption fund with U. S. treasurer (5% of circulation).....	2,500 00	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5% redemption fund.....		1,000 00			
Totals.....	\$528,901 96	\$536,022 49	\$580,131 78	\$540,626 46	\$554,315 74
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less expenses and taxes paid.....	37,460 53	38,380 10	41,147 37	39,010 37	39,416 90
National bank notes outstanding.....	50,000 00	50,000 00	48,100 00	49,200 00	50,000 00
Due to other National banks.....					
Due to State banks and bankers.....	4,605 92	4,168 74	3,586 20	2,025 91	3,321 72
Dividends unpaid.....				90 00	
Individual deposits subject to check.....	153,131 59	162,064 36	180,533 60	161,733 30	166,814 87
Demand certificates of deposit.....	223,703 92	221,409 29	226,764 61	228,566 88	234,762 25
Time certificates of deposit.....					
Certified checks.....					
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers.....					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....	\$528,901 96	\$536,022 49	\$580,131 78	\$540,626 46	\$554,315 74

STATE BANKING DEPARTMENT.

No. 5669.

FIRST NATIONAL BANK, MORENCI.

C. RORICK, *President*; DR. E. H. RORICK, *Vice President*; A. V. FOSTER, *Cashier*;
J. C. RORICK, *Auditor*.

DIRECTORS.—C. Rorick, A. V. Foster, A. H. Rorick, L. E. Foster, Dr. E. H. Rorick.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$164,828 96	\$144,505 71	\$147,517 50	\$155,905 81	\$157,904 11
Overdrafts, secured and unsecured	166 82				
U. S. bonds to secure circulation	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....	293 50	293 50	293 50	293 50	293 50
Stocks, securities, etc.....	10,562 50	10,562 50			
Banking house, furniture and fixtures.....	9,000 00	9,000 00	9,000 00	9,000 00	9,000 00
Other real estate, and mortgages owned.....					
Due from National banks (not reserve agents).....	701 63	7,519 70	4,648 10	1,688 66	728 25
Due from State banks and bankers	522 85				
Due from approved reserve agents	16,787 71	22,431 11	16,300 28	15,027 63	14,581 29
Checks and other cash items.....				269 91	
Exchanges for clearing house.....					
Notes of other National banks.....	1,095 00	1,408 00	1,210 00	585 00	880 00
Fractional paper currency, nickels and cents.....	78 42	136 69	149 86	174 08	206 79
Specie.....	6,564 35	8,027 25	6,389 10	5,637 05	5,637 40
Legal tender notes.....	5,500 00	4,160 00	5,810 00	4,160 00	6,375 00
Redemption fund with U. S. treasurer (5% of circulation).....	1,250 00	1,250 00	1,250 00	1,250 00	1,250 00
Due from U. S. treasurer, other than 5% redemption fund.....					
Totals.....	\$242,351 74	\$234,294 46	\$217,568 34	\$218,991 64	221,856 34
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	12,500 00	14,500 00	14,500 00	14,500 00	14,500 00
Undivided profits less expenses and taxes paid.....	4,214 43	913 33	3,544 01	3,123 01	4,112 22
National bank notes outstanding..	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
Due to other National banks.....					
Due to State banks and bankers.....					
Dividends unpaid.....					
Individual deposits subject to check.....	173,380 70	166,382 12	142,438 99	146,464 93	146,950 97
Demand certificates of deposit.....	2,256 61	2,499 01	7,085 34	4,902 80	6,293 15
Time certificates of deposit.....					
Certified checks.....					
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers.....					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....	\$242,351 74	\$234,294 46	\$217,568 34	\$218,991 64	\$221,856 34

No. 9000.

THE FIRST NATIONAL BANK OF ALGER COUNTY, MUNISING.

WM. G. MATHER, *President*; W. F. HOPKINS, *Vice President*; G. SHERMAN COLLINS, *Cashier*;
H. H. McMILLAN, *Assistant Cashier*.

DIRECTORS.—Wm. G. Mather, C. V. R. Townsend, Geo. J. Forster, W. F. Hopkins, G. Sherman Collins.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 3, '08
Loans and discounts.....		\$282,991 10	\$298,510 90	\$300,399 31	\$240,138 39
Overdrafts, secured and unsecured.....		88 32	166 98	2 43	54 88
U. S. bonds to secure circulation.....		15,000 00	15,000 00	15,000 00	15,000 00
U. S. bonds to secure U. S. deposits.....					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....		731 25	731 25	500 00	500 00
Stocks, securities, etc.....		5,600 00	16,150 00	21,124 00	27,509 50
Banking house, furniture and fixtures.....		26,768 00	27,409 00	27,409 00	27,422 50
Other real estate, and mortgages owned.....		5,500 00	5,500 00	5,500 00	5,500 00
Due from National banks (not reserve agents).....		11,816 48	5,276 38	1,164 04	1,425 10
Due from State banks and bankers.....		4,041 74	7,729 85	1,441 70	7,307 59
Items in transit.....		1,283 46	2,857 60	926 77	734 21
Due from approved reserve agents.....		41,056 70	33,865 11	36,020 26	53,399 47
Checks and other cash items.....		929 54	477 34	176 75	545 92
Mutilated and Canadian currency.....					204 00
Exchanges for clearing house.....					
Notes of other National banks.....		301 00	1,196 00	215 00	795 00
Fractional paper currency, nickels and cents.....		408 15	585 47	368 06	311 00
Specie.....		18,935 65	26,069 60	20,747 50	18,146 90
Legal tender notes.....		1,665 00	1,775 00	1,290 00	2,800 00
Redemption fund with U. S. treasurer (5% of circulation).....			750 00	750 00	750 00
Due from U. S. treasurer, other than 5% redemption fund.....					
Totals.....		\$417,116 39	\$444,050 48	\$433,034 82	\$402,544 46
Liabilities.					
Capital stock paid in.....		\$60,000 00	\$60,000 00	\$60,000 00	\$60,000 00
Surplus fund.....		7,500 00	7,500 00	7,800 00	7,800 00
Undivided profits, less expenses and taxes paid.....		968 59	2,148 98	1,588 32	1,967 05
National bank notes outstanding.....			14,800 00	15,000 00	15,000 00
Due to other National banks.....		112 78	116 83	992 49	1,337 11
Due to State banks and bankers.....				105 00	9 00
Dividends unpaid.....					
Individual deposits subject to check.....		146,675 89	144,031 20	162,403 22	303,732 34
Demand certificates of deposit.....		340 01	555 06	826 01	348 71
Time certificates of deposit.....		15,295 21	15,360 05	11,542 92	11,489 63
Certified checks.....		775 80	150 00	1,150 00	180 00
Cashier's checks outstanding.....					
Savings deposits.....		185,248 11	198,588 36	170,626 86	
United States deposits.....					
Reserved for taxes.....		200 00	800 00	1,000 00	680 62
Deposits of U. S. disbursing officers.....					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....		\$417,116 39	\$444,050 48	\$433,034 82	\$402,544 46

STATE BANKING DEPARTMENT.

No. 4398.

HACKLEY NATIONAL BANK, MUSKEGON.

THOMAS HUME, *President*; J. C. FORD, DAVID D. ERWIN, FRANK HUBBARD SMITH, *Vice Presidents*;
GEORGE A. ABBOTT, *Cashier*.

DIRECTORS.—Thomas Hume, J. C. Ford, David D. Erwin, Wm. D. Hardy, Frank Hubbard Smith,
William Munroe, John VanderLaan.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$803,214 56	\$854,103 92	\$889,339 76	\$905,643 88	\$857,890 52
Overdrafts, secured and unsecured.....	3,430 93	4,022 20	3,862 10	5,364 53	7,440 95
U. S. bonds to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure U. S. deposits.....	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds on hand.....					
Premiums on U. S. bonds.....	2,299 38	2,299 38	2,299 38	1,500 00	1,500 00
Stocks, securities, etc.....	50,000 00	55,000 00	99,581 50	119,581 50	119,581 50
Banking house, furniture and fixtures.....	50,500 09	52,036 34	52,242 34	52,242 34	52,242 34
Other real estate, and mortgages owned.....					
Due from National banks (not reserve agents).....		374 23	1,612 30	6,729 90	
Due from State banks and bankers.....	4,390 86	2,548 00	1,642 14	1,809 30	1,066 03
Due from approved reserve agents.....	130,347 47	150,099 16	111,548 66	133,213 22	111,249 75
Checks and other cash items.....	17,991 56	12,917 23	5,193 53	14,166 37	20,011 44
Exchanges for clearing house.....					
Notes of other National banks.....	24,451 00	15,863 00	24,796 00	28,753 00	20,437 00
Fractional paper currency, nickels and cents.....	763 38	748 50	470 29	754 35	664 19
Specie.....	38,431 00	38,124 50	37,690 50	41,358 50	35,882 00
Legal tender notes.....	25,000 00	30,000 00	40,000 00	30,000 00	30,000 00
Redemption fund with U. S. treasurer (5% of circulation).....	1,250 00	1,250 00	1,250 00	1,250 00	1,250 00
Due from U. S. treasurer, other than 5% redemption fund.....					
Totals.....	\$1,227,070 23	\$1,294,386 46	\$1,346,528 50	\$1,417,366 89	\$1,334,215 72
Liabilities.					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits, less expenses and taxes paid.....	60,684 12	58,193 08	60,853 02	60,230 37	63,190 97
National bank notes outstanding.....	25,000 00	25,000 00	24,400 00	25,000 00	25,000 00
Due to other National banks.....	574 67				1,699 40
Due to State banks and bankers.....					
Dividends unpaid.....	20 00	20 00	20 00	412 00	80 00
Individual deposits subject to check.....	344,975 12	411,453 14	456,312 80	482,815 30	393,536 48
Demand certificates of deposit.....	591,816 32	595,720 24	600,942 68	644,909 22	646,708 87
Time certificates of deposit.....					
Certified checks.....					
Cashier's checks outstanding.....					
United States deposits.....	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
Deposits of U. S. disbursing officers.....					
Notes and bills rediscounted.....					
Bills payable.....					
Reserved for taxes.....	4,000 00				
Liabilities other than those above stated.....		4,000 00	4,000 00	4,000 00	4,000 00
Totals.....	\$1,227,070 23	\$1,294,386 46	\$1,346,528 50	\$1,417,366 89	\$1,334,215 72

No. 4840.

NATIONAL LUMBERMAN'S BANK, MUSKEGON.

A. V. MANN, *President*; THOMAS HUME, J. G. EMERY, JR., *Vice Presidents*; C. C. BILLINGHURST, *Cashier*;
E. W. POTEVIN, *Auditor*.

DIRECTORS.—A. V. MANN, C. C. BILLINGHURST, J. G. EMERY, JR., THOMAS HUME, F. JIROCH, WM. BRINEN;
DAVID D. ERWIN, C. D. STEVENS, WILL H. MANN.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$747,216 16	\$775,629 90	\$751,760 94	\$810,151 58	\$843,370 28
Overdrafts, secured and unsecured	3,270 01	8,022 36	1,981 73	2,298 84	1,299 25
U. S. bonds to secure circulation..	100,000 00	100,000 00	100,000 00	100,000 00	100,000 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....					
Stocks, securities, etc.....	53,950 00	63,450 00	82,850 00	96,500 00	116,500 00
Banking house, furniture and fix- tures.....	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
Other real estate, and mortgages owned.....	13,205 30	13,205 30	13,205 30	13,205 30	13,205 30
Due from National banks (not re- serve agents).....	22,272 52	12,781 27	11,615 18	15,712 59	2,858 02
Due from State banks and bankers	2,519 13	1,743 85	3,855 93	4,369 11	2,431 27
Due from approved reserve agents	115,053 90	73,559 98	118,324 68	104,883 24	107,146 56
Checks and other cash items.....	7,174 50	10,164 32	12,077 59	13,988 29	13,849 76
Exchanges for clearing house.....					
Notes of other National banks.....	26,759 00	40,570 00	15,882 00	41,448 00	19,337 00
Fractional paper currency, nickels and cents.....	298 94	533 88	568 00	486 32	334 21
Specie.....	53,093 85	64,220 50	63,037 95	53,590 00	52,026 10
Legal tender notes.....	18,350 00	10,650 00	25,000 00	15,000 00	32,000 00
Redemption fund with U. S. treas- urer (5% of circulation).....	5,000 00	5,000 00	5,000 00	5,000 00	5,000 00
Due from U. S. treasurer, other than 5% redemption fund.....					
Totals.....	\$1,193,763 31	\$1,199,531 36	\$1,230,159 30	\$1,301,633 87	\$1,334,357 75
Liabilities.					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	25,000 00	25,000 00	25,000 00	50,000 00	50,000 00
Undivided profits less expenses and taxes paid.....	43,948 55	43,404 50	46,949 61	22,146 85	27,443 20
National bank notes outstanding..	100,000 00	100,000 00	96,000 00	100,000 00	98,000 00
Due to other National banks.....					
Due to State banks and bankers..	4,565 09	3,656 81	3,434 35	2,156 87	133 86
Dividends unpaid.....	48 00	12 00	12 00	220 00	
Individual deposits subject to check.....	325,014 44	329,369 31	369,001 42	429,073 76	440,241 85
Demand certificates of deposit.....	587,637 23	589,888 74	580,861 92	590,303 56	610,481 41
Time certificates of deposit.....					
Certified checks.....	50 00	700 00	200 00	232 83	557 43
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....	7,500 00	7,500 00	7,500 00	7,500 00	7,500 00
Totals.....	\$1,193,763 31	\$1,199,531 36	\$1,230,159 30	\$1,301,633 87	\$1,334,357 75

No. 4125.

UNION NATIONAL BANK, MUSKOGON.

MATHEW WILSON, *President*; LOUIS KANITZ, WM. BRINEN, *Vice Presidents*; JOHN W. WILSON, *Cashier*; WM. H. WILSON, *Assistant Cashier*.

DIRECTORS.—Mathew Wilson, John J. Howden, William C. Watson, Louis Kanitz, Leonard Eyke, William Brinen, Gustav Meeske, James Gow, Frank Hubbard Smith.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$482,525 63	\$485,904 11	\$468,961 91	\$430,872 14	\$477,003 85
Overdrafts, secured and unsecured.....	294 44	1,206 25	571 13	3,732 42	647 01
U. S. bonds to secure circulation.....	60,000 00	60,000 00	60,000 00	60,000 00	60,000 00
U. S. bonds to secure U. S. deposits.....					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....	1,450 00	1,450 00	1,450 00	1,450 00	1,450 00
Stocks, securities, etc.....	9,900 00	9,900 00	9,900 00	9,900 00	23,700 00
Banking house, furniture and fixtures.....	4,124 00	4,124 00	4,124 00	4,124 00	4,124 00
Other real estate, and mortgages owned.....	3,000 00	2,500 00	2,500 00	2,500 00	2,500 00
Due from National banks (not reserve agents).....	6,394 59	9,971 20	476 75	2,746 38	15,432 82
Due from State banks and bankers.....	1,147 65	104 40	110 09	1,149 91	1,001 07
Due from approved reserve agents.....	36,729 36	100,041 13	26,129 90	64,758 09	25,415 46
Checks and other cash items.....	2,088 03	1,563 87	1,987 76	3,639 35	3,054 39
Exchanges for clearing house.....					
Notes of other National banks.....	2,006 00	8,806 00	10,321 00	7,486 00	1,337 00
Fractional paper currency, nickels and cents.....	580 96	986 82	833 82	365 52	813 72
Specie.....	29,416 02	30,705 00	24,708 00	27,243 50	25,043 00
Legal tender notes.....	12,000 00	25,000 00	20,075 00	20,400 00	21,844 00
Redemption fund with U. S. treasurer (5% of circulation).....	2,500 00	3,000 00	3,000 00	3,000 00	3,000 00
Due from U. S. treasurer, other than 5% redemption fund.....	10,000 00				
Totals.....	\$664,156 66	\$745,262 78	\$635,149 36	\$643,364 31	\$666,366 32
Liabilities.					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits, less expenses and taxes paid.....	13,025 02	14,025 99	15,401 38	13,846 13	15,216 06
National bank notes outstanding.....	59,997 50	59,997 50	59,997 50	59,997 50	59,997 50
Due to other National banks.....					
Due to State banks and bankers.....					
Dividends unpaid.....	30 00	45 00	30 00	225 00	6 00
Individual deposits subject to check.....	321,371 63	306,887 76	315,556 12	329,144 52	330,219 34
Demand certificates of deposit.....	138,232 51	145,306 53	115,114 36	109,101 16	128,902 42
Time certificates of deposit.....			50 00	50 00	1,025 00
Certified checks.....					
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers.....					
Notes and bills rediscounted.....					
Bills payable.....					
Reserved for taxes.....	3,500 00			2,000 00	2,000 00
Liabilities other than those above stated.....	3,000 00	4,000 00	4,000 00	4,000 00	4,000 00
Totals.....	\$664,156 66	\$745,262 78	\$635,149 36	\$643,364 31	\$666,366 32

No. 3717.

FIRST NATIONAL BANK, NEGAUNEE.

A. MAITLAND, *President*; GEO. J. MAAS, *Vice President*; T. C. YATES, *Cashier*;
THOS. PASCOE, *Assistant Cashier*.

DIRECTORS.—A. Maitland, A. B. Miner, Joseph H. Winter, Geo. J. Maas, T. C. Yates.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$983,185 75	\$974,227 32	\$948,205 28	\$956,224 40	\$970,912 08
Overdrafts, secured and unsecured	1,033 48	3,418 88	1,006 87	87 45	1,955 19
U. S. bonds to secure circulation	100,000 00	100,000 00	100,000 00	100,000 00	100,000 00
U. S. bonds to secure U. S. deposits					
Other bonds to secure U.S.deposits	58,918 78	57,542 50	57,542 50	57,142 50	57,142 50
U. S. bonds on hand.....					
Premiums on U. S. bonds.....					
Stocks, securities, etc.....	31,200 00	36,200 00	34,000 00	26,400 00	26,400 00
Banking house, furniture and fixtures	1,000 00		45,000 00	44,000 00	44,000 00
Other real estate, and mortgages owned.....	32,284 87	40,305 94			
Due from National banks (not reserve agents).....	25,355 65	13,040 62	12,494 57	16,348 89	18,012 51
Due from State banks and bankers	8,464 51	11,206 25	8,633 50	6,594 81	27,230 77
Due from approved reserve agents	52,030 32	210,989 50	198,552 20	192,998 54	117,205 70
Checks and other cash items.....	449 47	405 00	479 12	265 00	610 08
Exchanges for clearing house					
Notes of other National banks.....	18,000 00	6,000 00	6,500 00	4,500 00	3,000 00
Fractional paper currency, nickels and cents.....	225 67	180 25	158 54	102 10	182 10
Specie.....	98,750 00	93,700 00	89,375 00	77,850 00	65,800 00
Legal tender notes.....	7,000 00	6,000 00	8,000 00	9,000 00	10,500 00
Redemption fund with U. S. treasurer (5% of circulation).....	3,947 50	4,997 50	4,997 50	5,000 00	5,000 00
Due from U. S. treasurer, other than 5% redemption fund.....					
Totals.....	\$1,421,855 00	\$1,558,253 74	\$1,514,945 18	\$1,496,413 69	\$1,447,450 93
Liabilities.					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits less expenses and taxes paid.....	5,751 65	6,009 20	9,826 89	9,965 93	14,474 48
National bank notes outstanding..	67,900 00	100,000 00	100,000 00	98,702 50	71,702 50
Due to other National banks.....		1,306 46	3,286 86	2,208 05	3,443 06
Due to State banks and bankers...				285 87	
Dividends unpaid.....	16 00		8 00	168 00	
Individual deposits subject to check.....	1,143,896 69	1,243,514 57	1,194,430 34	1,180,076 88	1,147,850 85
Demand certificates of deposit.....	3,852 00	3,452 00	3,462 65	3,503 77	3,514 58
Time certificates of deposit.....					
Certified checks.....	225 00	200 00			1,100 00
Cashier's checks outstanding.....	140 00	7 03			1,000 00
United States deposits.....	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Reserved for interest and taxes...	73 66	3,764 48	3,930 44	1,412 89	4,365 46
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....	\$1,421,855 00	\$1,558,253 74	\$1,514,945 18	\$1,496,413 69	\$1,447,450 93

STATE BANKING DEPARTMENT.

No. 6863.

FIRST NATIONAL BANK, NORWAY.

FRANK A. JANSON, *President*; WILLIAM BOND, *Vice President*; D. A. STEWART, *Cashier*.

DIRECTORS.—Frank A. Janson, G. A. Hellberg, G. A. Blesch, E. P. Lockart, Wm. Bond, D. A. Stewart, James O'Callaghan.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$284,668 48	\$285,330 30	\$284,282 14	\$305,800 75	\$304,187 94
Overdrafts, secured and unsecured					
U. S. bonds to secure circulation...	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....	527 96				
Stocks, securities, etc.....	7,997 11	7,997 11	7,997 11	7,997 11	20,422 11
Banking house, furniture and fix- tures.....	884 33	863 33			
Other real estate, and mortgages owned.....			999 33	4,354 73	9,264 89
Due from National banks (not re- serve agents).....	808 81	2,555 27	990 98	139 93	2,103 84
Due from State banks and bankers.	2,569 60	539 48	47 74	12 96	15,292 73
Due from approved reserve agents	17,199 15	47,309 85	33,740 88	36,946 55	24,645 98
Checks and other cash items.....	6,768 42	248 31	80 25	648 62	94 62
Exchanges for clearing house.....					
Notes of other National banks.....	625 00	2,000 00	2,200 00	1,800 00	460 00
Fractional paper currency, nickels and cents.....	156 56	118 52	184 08	205 21	164 29
Specie.....	33,706 25	35,649 40	35,279 45	29,200 75	12,169 00
Legal tender notes.....	2,400 00	3,560 00	2,500 00	1,500 00	610 00
Redemption fund with U. S. treas- urer (5% of circulation).....	2,500 00	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5% redemption fund.....					
Totals.....	\$410,811 67	\$438,671 57	\$420,801 96	\$441,106 61	\$441,915 40
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	13,000 00	14,000 00	14,000 00	17,000 00	17,000 00
Undivided profits less expenses and taxes paid.....	6,773 28	5,080 88	8,073 64	4,123 34	5,747 11
National bank notes outstanding..	50,000 00	50,000 00	46,600 00	50,000 00	48,500 00
Due to other National banks.....	2,390 54	788 45	914 64	834 53	
Due to State banks and bankers....			1,109 50	268 24	
Dividends unpaid.....	39 00	48 00	42 00	189 00	48 00
Individual deposits subject to check.....	279,363 58	300,398 97	279,301 91	297,522 23	299,858 29
Demand certificates of deposit.....	8,145 27	18,245 27	20,280 27	20,409 27	19,902 00
Time certificates of deposit.....					
Certified checks.....				150 00	50 00
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Reserved for taxes.....	1,100 00	110 00	410 00	610 00	810 00
Liabilities other than those above stated.....					
Totals.....	\$410,811 67	\$438,671 57	\$420,801 96	\$441,106 61	\$441,915 40

No. 6820.

FIRST NATIONAL BANK, ONTONAGON.

C. MEILLEUR, *President*; T. A. GREEN, ANDREW HALTER, *Vice Presidents*;
CHAS. A. EICHEN, *Assistant Cashier*.

DIRECTORS.—James Mercer, Andrew Halter, C. Meilleur, T. A. Green, M. H. Harrington,
Andrew Schramm, A. L. Swinton.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$104,573 10	\$101,819 08	\$112,498 13	\$121,451 41	\$130,790 55
Overdrafts, secured and unsecured					
U. S. bonds to secure circulation..	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....					
Stocks, securities, etc.....	14,858 75	11,437 56	6,526 04	6,526 04	6,705 79
Banking house, furniture and fix- tures.....	10,000 00	10,750 00	10,750 00	10,750 00	10,750 00
Other real estate, and mortgages owned.....					
Due from National banks (not re- serve agents).....	10,064 61	1,918 29	18,493 52	12,187 72	6,289 22
Due from State banks and bankers..	8,275 30	13,257 68	17,963 51	25,580 21	10,210 81
Due from approved reserve agents	7,308 13	5,190 00	20,472 88	5,186 25	12,999 77
Checks and other cash items.....	885 29	920 31	576 59	654 04	651 96
Exchanges for clearing house.....					
Notes of other National banks.....	1,000 00	700 00	2,400 00	200 00	900 00
Fractional paper currency, nickels and cents.....	77 01	18 97	206 71	101 91	123 80
Specie.....	7,682 00	11,238 00	13,743 10	9,157 45	14,192 20
Legal tender notes.....	10,627 00	2,100 00	3,000 00	1,000 00	2,000 00
Redemption fund with U. S. treas- urer (5% of circulation).....	1,250 00	1,250 00	1,250 00	1,250 00	1,250 00
Due from U. S. treasurer, other than 5% redemption fund.....					
Totals	\$201,601 28	\$185,599 89	\$232,880 48	\$219,005 03	\$221,833 80
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	1,562 50	1,875 00	2,187 50	10,000 00	10,000 00
Undivided profits less expenses and taxes paid.....	7,461 02	7,822 48	8,831 37	1,002 49	692 73
National bank notes outstanding..	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
Due to other National banks.....			788 46		
Due to State banks and bankers..	2,679 29				2,088 15
Dividends unpaid.....	5 00	16 25	3 75	15 00	5 00
Individual deposits subject to check.....	68,624 21	67,587 88	107,644 35	93,114 64	94,939 56
Demand certificates of deposit.....	14,380 31	13,265 14	14,729 23	15,322 29	11,112 34
Time certificates of deposit.....	44,905 95	44,631 43	48,309 07	48,328 98	51,907 97
Certified checks.....					
Cashier's checks outstanding.....	1,983 00	401 71	386 75	1,221 63	1,087 85
U. S. deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....	10,000 00				
Bills payable.....					
Liabilities other than those above stated.....					
Totals	\$201,601 28	\$185,599 89	\$232,880 48	\$219,005 03	\$221,833 80

No. 1521.

FIRST NATIONAL BANK, PAW PAW.

H. M. OLNEY, *President*; GEO. M. HARRISON, *Vice President*; E. F. PARKS, *Cashier*;
W. H. LONGWELL, *Assistant Cashier*.

DIRECTORS.—H. M. Olney, E. F. Parks, Elias Morris, T. J. Cavanaugh, George M. Harrison.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$174,552 86	\$181,336 66	\$182,524 36	\$180,972 16	\$180,571 96
Overdrafts, secured and unsecured	300 48	204 05	285 51	419 36	81 11
U. S. bonds to secure circulation..	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....					
Stocks, securities, etc.....	191,500 00	189,500 00	183,500 00	173,000 00	174,600 00
Banking house, furniture and fix- tures.....	18,000 00	17,000 00	17,000 00	17,000 00	17,000 00
Other real estate, and mortgages owned.....	1,000 00	1,000 00	1,000 00	1,000 00	1,000 00
Due from National banks (not re- serve agents).....	2,101 64	3,755 23	2,475 88	602 88	437 60
Due from State banks and bankers.	1,604 82		35 60	634 85	163 63
Due from approved reserve agents	43,475 36	22,647 42	13,900 89	13,115 30	20,056 01
Checks and other cash items.....	21 43	456 08	225 23	18 35	60 74
Exchanges for clearing house.....					
Notes of other National banks.....	1,083 00	2,673 00	930 00	398 00	180 00
Fractional paper currency, nickels and cents.....	212 11	200 55	239 35	288 39	352 81
Specie.....	9,561 00	9,018 00	7,799 00	7,456 50	7,809 50
Legal tender notes.....	11,000 00	4,400 00	11,400 00	11,000 00	9,900 00
Redemption fund with U. S. treas- urer (5% of circulation).....	1,250 00	1,250 00	1,250 00	1,250 00	1,250 00
Due from U. S. treasurer, other than 5% redemption fund.....					
Totals.....	\$480,662 70	\$458,440 99	\$447,565 82	\$432,155 79	\$447,863 45
Liabilities.					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits less expenses and taxes paid.....	7,231 25	5,382 28	8,015 70	3,419 60	7,061 87
National bank notes outstanding..	25,900 00	25,000 00	25,000 00	17,850 00	25,000 00
Due to other National banks.....					
Due to State banks and bankers...	13,163 26	6,055 89	2,890 31	4,735 75	948 17
Dividends unpaid.....	50 00	444 10	444 10	816 60	144 10
Individual deposits subject to check.....	62,192 65	51,567 21	45,676 53	46,711 71	54,648 87
Demand certificates of deposit.....	253,025 54	249,991 51	245,539 18	238,622 13	240,080 44
Time certificates of deposit.....					
Certified checks.....					
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....	\$480,662 70	\$458,440 99	\$447,565 82	\$432,155 79	\$447,863 45

No. 5607.

FIRST NATIONAL BANK, PETOSKEY.

WILLIAM L. CURTIS, *President*; CHALMERS CURTIS, C. F. HANKEY, *Vice Presidents*; H. W. CURTIS, *Cashier*;
W. B. LAWTON, *Assistant Cashier*.

DIRECTORS.—Wm. L. Curtis, C. F. Hankey, Morgan Curtis, Chalmers Curtis, H. W. Curtis.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$847,480 72	\$855,151 98	\$822,434 00	\$863,907 18	\$684,106 95
Overdrafts, secured and unsecured	2,059 36	203 78	444 63	988 59	403 95
U. S. bonds to secure circulation..	100,000 00	100,000 00	100,000 00	100,000 00	100,000 00
U. S. bonds to secure U. S. deposits.	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
Other bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....	4,500 00	4,500 00	4,500 00	4,500 00	6,497 00
Stocks, securities, etc.....	9,241 13	24,971 72	38,057 71	34,253 62	68,559 97
Banking house, furniture and fix- tures.....	31,500 00	31,500 00	31,500 00	30,000 00	30,000 00
Other real estate, and mortgages owned.....	350 00			700 00	700 00
Due from National banks (not re- serve agents).....	27,130 51	15,757 19	45,013 38	15,873 43	56,385 24
Due from State banks and bankers	2,653 38		164 70	5,000 00	8,000 00
Due from approved reserve agents	96,801 55	73,988 28	64,364 67	65,601 24	80,792 44
Checks and other cash items.....	1,192 39	567 73	937 03	622 86	1,094 36
Exchanges for clearing house.....					
Notes of other National banks.....	7,600 00	1,100 00	1,525 00	1,385 00	2,490 00
Fractional paper currency, nickels and cents.....	548 38	567 46	493 24	423 40	560 12
Specie.....	43,295 45	42,027 90	39,779 35	38,973 30	43,613 90
Legal tender notes.....	13,600 00	8,525 00	7,550 00	8,626 00	7,500 00
Redemption fund with U. S. treas- urer (5% of circulation).....	5,000 00	5,000 00	5,000 00	5,000 00	5,000 00
Due from U. S. treasurer, other than 5% redemption fund.....			1,000 00	2,000 00	4,800 00
Totals.....	\$1,042,952 87	\$1,013,841 04	\$1,012,753 71	\$1,027,864 60	\$1,150,493 93
Liabilities.					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits less expenses and taxes paid.....	3,725 41	2,708 14	6,815 93	1,722 77	4,604 37
National bank notes outstanding..	100,000 00	100,000 00	100,000 00	100,000 00	100,000 00
Due to other National banks.....					
Due to State banks and bankers..	16,292 38	24,171 53	24,478 10	20,224 74	11,683 34
Dividends unpaid.....					
Individual deposits subject to check.....	319,006 23	300,657 63	275,947 10	307,605 32	377,690 78
Demand certificates of deposit.....					
Time certificates of deposit.....	433,928 85	416,303 74	435,512 58	428,311 77	486,525 44
Certified checks.....					
Cashier's checks outstanding.....					
United States deposits.....	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....	\$1,042,952 87	\$1,013,841 04	\$1,012,753 71	\$1,027,864 60	\$1,150,493 93

No. 4446.

FIRST NATIONAL EXCHANGE BANK OF PORT HURON.

H. G. BARNUM, *President*; J. E. MILLER, *Vice President*; T. A. GOULDEN, *Cashier*;
GUSSE HILL, D. D. BROWN, *Assistant Cashiers*.

DIRECTORS.—H. G. Barnum, W. L. Jenks, Peter Hill, James Bradley, F. J. Dixon, Phil Eichhorn, Jr.,
F. E. Beard, J. E. Miller, D. P. Markey, Henry McMorran, David MacTaggart, H. R. Ballentine.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$1,105,223 65	\$1,042,476 38	\$1,023,438 18	\$997,972 82	\$1,015,281 24
Overdrafts secured and unsecured.....	306 90	385 62	541 27	722 60	536 25
U. S. bonds to secure circulation.....	150,000 00	150,000 00	150,000 00	150,000 00	150,000 00
U. S. bonds to secure U. S. deposits.....	100,000 00	100,000 00	100,000 00	70,000 00	70,000 00
U. S. bonds on hand.....					
Premiums on U. S. bonds.....					
Stocks, securities, etc.....	156,242 85	134,477 85	140,683 85	155,701 13	147,318 81
Banking house, furniture and fixtures.....	60,000 00	60,000 00	60,000 00	60,000 00	60,000 00
Other real estate, and mortgages owned.....					
Due from National banks (not reserve agents).....					
Due from State banks and bankers.....	17,524 23	13,652 93	8,261 72	4,614 48	10,668 31
Due from approved reserve agents.....	205,985 00	217,910 57	285,053 34	270,723 32	253,966 60
Checks and other cash items.....					
Exchanges for clearing house.....	13,135 96	12,287 65	4,940 30	10,058 75	7,283 52
Notes of other National banks.....	1,993 00	6,767 00	4,435 00	3,539 00	5,500 00
Fractional paper currency, nickels and cents.....	471 68	443 71	466 95	702 33	873 30
Specie.....	67,003 95	72,253 95	79,921 55	66,043 20	56,425 00
Legal tender notes.....	50,310 00	42,666 00	31,643 00	45,256 00	62,610 00
Redemption fund with U. S. treasurer (5% of circulation).....	7,500 00	7,500 00	7,500 00	7,500 00	7,500 00
Due from U. S. treasurer, other than 5% redemption fund.....					
Totals.....	\$1,935,697 22	\$1,860,821 66	\$1,876,885 36	\$1,842,833 63	\$1,847,993 03
Liabilities.					
Capital stock paid in.....	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund.....	50,000 00	60,000 00	60,000 00	60,000 00	60,000 00
Undivided profits less expenses and taxes paid.....	45,695 07	35,640 21	38,992 04	34,006 87	41,374 42
National bank notes outstanding.....	149,995 00	149,995 00	149,995 00	149,995 00	149,995 00
Due to other National banks.....					
Due to State banks and bankers.....	66,215 28	54,842 00	62,889 28	46,617 99	69,452 30
Dividends unpaid.....	25 00	25 00		100 00	
Individual deposits subject to check.....	1,254,380 49	1,212,911 11	1,204,753 80	1,227,124 83	1,204,977 79
Demand certificates of deposit.....	119,068 34	92,010 25	106,331 85	95,963 86	100,216 38
Time certificates of deposit.....					
Certified checks.....	318 04	443 04	1,063 54	1,658 04	568 04
Cashier's checks outstanding.....					
United States deposits.....	95,627 79	96,910 33	96,228 82	68,693 05	67,570 30
Deposits of U. S. disbursing officers.....	4,372 21	1,443 97	3,771 18	449 62	2,429 70
Due Secretary of the Treasury.....				60 00	
Notes and bills rediscounted.....					
Accrued interest.....		6,600 75	2,859 85	7,086 97	1,409 10
Bills payable.....					
Reserved for taxes.....				1,077 40	
Liabilities other than those above stated.....					
Totals.....	\$1,935,697 22	\$1,860,821 66	\$1,876,885 36	\$1,842,833 63	\$1,847,993 03

No. 2550.

FIRST NATIONAL BANK, QUINCY.

C. H. WINCHESTER, *President*; E. B. CHURCH, *Vice President*; C. L. TRUESDELL, *Cashier*.

DIRECTORS.—C. H. Winchester, C. L. Truesdell, E. B. Church, John Babcock, C. C. Sears, A. L. Bowen, Joel Barnes.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$126,768 13	\$136,060 10	\$133,057 70	\$133,660 95	\$135,497 53
Overdrafts, secured and unsecured	2,235 76	2,990 24	2,643 70	1,370 55	683 39
U. S. bonds to secure circulation..	22,500 00	22,500 00	22,500 00	22,500 00	22,500 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....					
Stocks, securities, etc.....					
Banking house, furniture and fix- tures.....	3,350 00	3,350 00	3,350 00	3,350 00	3,350 00
Other real estate, and mortgages owned.....					
Due from National banks (not re- serve agents).....					
Due from State banks and bankers	14,842 23	4,961 87	12,956 96	8,008 71	9,940 75
Due from approved reserve agents	114 14	244 21	1,108 03	333 70	144 38
Checks and other cash items.....					
Exchanges for clearing house.....	4,019 00	3,795 00	3,525 00	3,047 00	3,634 00
Notes of other National banks.....					
Fractional paper currency, nickels and cents.....	43 97	104 41	91 62	91 66	54 46
Specie.....	7,987 89	5,030 43	5,736 46	5,486 84	4,879 23
Legal tender notes.....	2,000 00	2,000 00	1,200 00	1,500 00	1,500 00
Redemption fund with U. S. treas- urer (5 % of circulation).....	1,125 00	1,125 00	1,125 00	1,125 00	1,125 00
Due from U. S. treasurer, other than 5 % redemption fund.....					
Totals.....	\$184,986 12	\$182,181 26	\$187,294 47	\$180,474 41	\$183,358 74
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits less expenses and taxes paid.....	20,046 70	19,000 89	21,800 49	19,739 54	20,550 00
National bank notes outstanding..	22,500 00	22,500 00	22,500 00	22,500 00	22,500 00
Due to other National banks.....					
Due to State banks and bankers					
Dividends unpaid.....					
Individual deposits subject to check.....	52,495 82	48,258 23	48,395 60	50,365 43	47,313 90
Demand certificates of deposit.....	29,943 60	32,422 14	34,598 38	27,869 44	32,994 84
Time certificates of deposit.....					
Certified checks.....					
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....	\$184,986 12	\$182,181 26	\$187,294 47	\$180,474 41	\$183,358 74

STATE BANKING DEPARTMENT.

No. 4413.

FIRST NATIONAL BANK, REED CITY.

J. W. PARKHURST, *President*; L. G. HAMMOND, *Cashier*; J. R. PARKHURST, *Assistant Cashier*.

DIRECTORS.—J. W. Parkhurst, J. B. Judkins, N. A. Stoddard, L. G. Hammond, J. L. Rayfuse, J. C. Holden, A. J. Auer, Lou B. Winsor, Will Curtis, Mary W. Parkhurst, J. R. Parkhurst.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$396,822 55	\$407,622 59	\$440,807 19	\$446,574 33	\$427,297 38
Overdrafts, secured and unsecured.....	5,844 63	3,732 36	6,723 48	3,280 40	4,454 96
U. S. bonds to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits.....					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....					
Stocks, securities, etc.....					
Banking house, furniture and fixtures.....	13,749 53	10,000 00	10,000 00	10,000 00	10,000 00
Other real estate, and mortgages owned.....				950 00	950 00
Due from National banks (not reserve agents).....	27,229 39	29,923 00	26,046 43	18,459 05	22,445 86
Due from State banks and bankers.....				3,389 68	
Due from approved reserve agents.....	21,235 77	30,465 35	24,327 35	22,656 16	27,089 92
Checks and other cash items.....			332 30	46 39	
Exchanges for clearing house.....					60 85
Notes of other National banks.....	4,577 00	455 00	1,628 00	922 00	1,131 00
Fractional paper currency, nickels and cents.....	435 50	854 21	291 37	248 50	205 00
Specie.....	13,759 00	13,785 00	13,014 00	13,166 50	13,230 00
Legal tender notes.....	16,010 00	13,025 00	14,300 00	16,200 00	15,800 00
Redemption fund with U. S. treasurer (5% of circulation).....	2,500 00	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5% redemption fund.....					
Totals.....	\$552,163 37	\$502,362 51	\$589,970 12	\$588,373 01	\$575,354 97
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less expenses and taxes paid.....	5,230 79	978 19	5,884 42	491 52	1,051 92
National bank notes outstanding.....	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
Due to National banks.....					
Due to State banks and bankers.....					
Dividends unpaid.....					
Individual deposits subject to check.....	119,735 27	133,246 93	122,832 07	116,537 91	105,010 78
Demand certificates of deposit.....	307,560 80	303,871 05	332,765 94	336,263 43	331,418 05
Time certificates of deposit.....	9,636 51				
Savings books.....		14,266 34	18,487 69	25,080 15	27,874 22
Certified checks.....					
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers.....					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....	\$552,163 37	\$562,362 51	\$589,970 12	\$588,373 01	\$575,354 97

No. 9099.

*THE FARMERS' NATIONAL BANK, RICHLAND.

WM. F. DOOLITTLE, *President*; ROBERT R. TELFER, *Vice President*; W. C. WHITNEY, *Cashier*.

DIRECTORS—Wm. F. Doolittle, R. R. Telfer, M. A. Snow, J. J. Campbell, A. M. Nevins, E. J. Burchett, H. G. Brown, Nelson Boyles, J. F. Gilkey, Thomas Hinson, A. S. Frost.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....			\$11,315 96	\$24,781 41	\$45,106 47
Overdrafts, secured and unsecured					1,286 99
U. S. bonds to secure circulation...			7,000 00	17,000 00	25,000 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....			1,487 50	1,837 50	2,017 50
Expenses.....				33 70	
Stocks, securities, etc.....					6,666 06
Banking house, furniture and fix- tures.....					3,369 79
Other real estate, and mortgages owned.....					
Due from National banks (not re- serve agents).....			11,785 90	10,279 41	7,351 10
Due from State banks and bankers					
Due from approved reserve agents			3,127 08	8,773 98	673 82
Checks and other cash items.....			80 56	15 50	46 44
Exchanges for clearing house.....					
Notes of other National banks.....			790 00	1,625 00	
Fractional paper currency, nickels and cents.....			21 81	70 74	74 39
Specie.....			548 35	1,261 00	792 85
Legal tender notes.....			334 00	437 00	1,427 00
Redemption fund with U. S. treas- urer (5 % of circulation).....				600 00	1,250 00
Items in transit.....			1,133 33	920 00	1,551 00
Due from U. S. treasurer, other than 5 % redemption fund.....					
Totals.....			\$37,624 49	\$67,635 24	\$96,613 40
Liabilities.					
Capital stock paid in.....			\$15,000 00	\$20,000 00	\$25,000 00
Surplus fund.....					
Undivided profits less expenses and taxes paid.....			50 97		619 54
National bank notes outstanding				12,000 00	25,000 00
Due to other National banks.....					
Due to State banks and bankers					
Dividends unpaid.....					
Individual deposits subject to check.....			9,905 45	10,262 84	10,755 20
Demand certificates of deposit.....			8,257 37	24,996 40	35,238 06
Time certificates of deposit.....					
Certified checks.....					
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....			4,410 70	376 00	60
Totals.....			\$37,624 49	\$67,635 24	\$96,613 40

* Organized April 10, 1908.

No. 5199.

THE FIRST NATIONAL BANK, ROCKLAND.

LINUS STANNARD, *President*; CHAS. A. MUELLER, *Vice President*; CHARLES F. SMITH, *Cashier*.

DIRECTORS—Linus Stannard, Benj. F. Chynoweth, Charles F. Smith, Chas. A. Mueller, R. P. Dunstan.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$74,367 06	\$82,061 47	\$79,330 10	\$72,492 96	\$85,245 75
Overdrafts, secured and unsecured.	1,558 89	2,548 07	3,036 57	2,321 22	3,966 88
U. S. bonds to secure circulation.	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....					
Stocks, securities, etc.....	35,075 00	35,075 00	33,025 00	33,025 00	33,025 00
Banking house, furniture and fixtures.	8,000 00	8,000 00	8,000 00	8,000 00	7,500 00
Other real estate, and mortgages owned.....					
Due from National banks (not reserve agents).....	9,966 56	2,955 44	2,883 68	8,552 28	3,565 68
Due from State banks and bankers	6,002 47	9,531 81	8,906 14	12,028 96	5,304 22
Due from approved reserve agents	13,465 13	25,488 74	36,156 28	51,571 38	39,783 52
Checks and other cash items.....	481 32	621 64	535 28	317 69	1,411 28
Exchanges for clearing house.....					
Notes of other National banks.....	200 00	2,240 00	4,630 00	780 00	850 00
Fractional paper currency, nickels and cents.....	86 88	150 67	225 51	251 86	223 12
Specie.....	7,165 55	10,830 40	10,363 75	10,724 50	12,308 95
Legal tender notes.....	1,590 00	6,400 00	3,650 00	4,570 00	2,670 00
Redemption fund with U. S. treasurer (5% of circulation).....	1,250 00	1,250 00	1,250 00	1,250 00	1,250 00
Due from U. S. treasurer, other than 5% redemption fund.....					
Totals.....	\$184,808 86	\$212,153 24	\$216,992 31	\$230,885 85	\$222,104 40
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	5,000 00	5,000 00	5,000 00	5,000 00	6,000 00
Undivided profits, less expenses and taxes paid.....	1,561 97	1,137 18	2,473 26	2,241 44	866 57
National bank notes outstanding...	25,000 00	25,000 00	25,000 00	25,000 00	24,650 00
Due to other National banks.....	6,719 69	3,303 52	7,384 28	2,583 07	2,590 56
Due to State banks and bankers.					
Dividends unpaid.....	62 50	395 00	62 50	62 50	3 50
Individual deposits subject to check.....	98,104 55	139,292 10	139,094 08	157,043 35	151,823 98
Demand certificates of deposit.....	12,260 15	11,925 44	11,878 19	12,850 79	11,169 79
Time certificates of deposit.....					
Certified checks.....					
Cashier's checks outstanding.....	1,100 00	1,100 00	1,100 00	1,104 70	
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....	10,000 00				
Liabilities other than those above stated.....					
Totals.....	\$184,808 86	\$212,153 24	\$216,992 31	\$230,885 85	\$222,104 40

No. 9218.

*FIRST NATIONAL BANK OF ROCHESTER.

J. C. DAY, *President*; C. S. CHAPMAN, F. H. HALE, *Vice Presidents*; M. H. HASELSWERDT, *Cashier*;
F. D. SHOUP, *Assistant Cashier*.

DIRECTORS.—J. C. Day, C. S. Chapman, C. S. Chase, F. H. Hale, J. T. Norton, C. W. Upton,
S. A. Flumerfelt.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....					
Overdrafts, secured and unsecured.....					
U. S. bonds to secure circulation.....					
U. S. bonds to secure U. S. deposits.....					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....					
Stocks, securities, etc.....					
Banking house, furniture and fixtures.....					
Other real estate, and mortgages owned.....					
Due from National banks (not reserve agents).....					
Due from State banks and bankers.....					
Due from approved reserve agents.....					
Checks and other cash items.....					
Exchanges for clearing house.....					
Notes of other National banks.....					
Fractional paper currency, nickels and cents.....					
Specie.....					
Legal tender notes.....					
Redemption fund with U. S. treasurer (5 % of circulation).....					
Due from U. S. treasurer, other than 5 % redemption fund.....					
Totals.....					
Liabilities.					
Capital stock paid in.....					
Surplus fund.....					
Undivided profits, less expenses and taxes paid.....					
National bank notes outstanding.....					
Due to other National banks.....					
Due to State banks and bankers.....					
Dividends unpaid.....					
Individual deposits subject to check.....					
Demand certificates of deposit.....					
Time certificates of deposit.....					
Certified checks.....					
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers.....					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....					

* Organized August 10, 1908.

No. 2186.

CITIZENS' NATIONAL BANK, ROME.

JOHN SMITH, JR., *President*; HENRY J. MCKAY, *Vice President*; S. A. READE, *Cashier*;
R. S. READE, *Assistant Cashier*.

DIRECTORS.—John Smith, Jr., James R. Morland, Uriel Townsend, Albert J. Crismon, Henry J. McKay,
S. A. Reade, Allen McKay, Richard S. Reade, Charles B. Kidder.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$132,964 22	\$128,276 17	\$116,755 33	\$110,428 50	\$122,421 98
Overdrafts, secured and unsecured	454 90	561 94	235 09	1,386 93	1,040 81
U. S. bonds to secure circulation..	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....					
Stocks, securities, etc.....	17,550 00	17,500 00	27,500 00	27,500 00	25,500 00
Banking house, furniture and fix- tures.....	6,000 00	6,000 00	6,000 00	6,000 00	6,000 00
Other real estate, and mortgages owned.....	1,050 00	1,050 00	1,050 00	1,050 00	1,050 00
Due from National banks (not re- serve agents).....					
Due from State banks and bankers	8,132 71	5,012 51	5,012 33	5,029 04	5,145 75
Due from approved reserve agents	18,458 70	21,004 91	16,455 76	25,532 25	15,699 67
Checks and other cash items.....	1,863 69	435 72	70 03	251 65	78 20
Exchanges for clearing house.....					
Notes of other National banks.....	1,498 00	1,800 00	2,358 00	3,326 00	1,405 00
Fractional paper currency, nickels and cents.....	64 00	61 84	76 81	84 75	72 30
Specie.....	8,378 05	8,934 50	7,766 45	8,287 00	7,449 20
Legal tender notes.....	4,000 00	2,500 00	2,500 00	2,500 00	2,500 00
Redemption fund with U. S. treas- urer (5% of circulation).....	1,250 00	1,250 00	1,250 00	1,250 00	1,250 00
Interest paid.....				305 40	
Due from U. S. treasurer, other than 5% redemption fund.....					
Totals.....	\$226,664 17	\$219,387 59	\$212,029 80	\$217,931 52	\$214,612 91
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits less expenses and taxes paid.....	2,483 77	1,065 46	2,257 82	233 04	758 83
National bank notes outstanding..	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
Due to other National banks.....					
Due to State banks and bankers..					
Dividends unpaid.....	108 00	488 00		1,032 00	654 00
Individual deposits subject to check.....	139,072 40	132,834 13	124,771 98	131,666 48	128,200 08
Demand certificates of deposit.....					
Time certificates of deposit.....					
Certified checks.....					
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....	\$226,664 17	\$219,387 59	\$212,029 80	\$217,931 52	\$214,612 91

No. 3911.

COMMERCIAL NATIONAL BANK, SAGINAW.

J. F. BRAND, *President*; G. A. ALDERTON, *Vice President*; A. W. FIELD, *Cashier*;
W. L. FAXSON, *Assistant Cashier*.

DIRECTORS.—J. F. Brand, G. A. Alderton, A. C. Melze, J. W. Fordney, C. H. Brand, A. W. Field.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 3, '08
Loans and discounts.....	\$736,330 07	\$737,254 73	\$690,680 16	\$666,223 92	\$720,410 66
Overdrafts, secured and unsecured	2,013 83	2,038 87	2,569 64	546 20	1,088 75
U. S. bonds to secure circulation...	100,000 00	100,000 00	100,000 00	100,000 00	100,000 00
U. S. bonds to secure U. S. deposits	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds on hand.....					
Premiums on U. S. bonds.....	3,500 00	3,500 00	3,500 00	3,500 00	3,500 00
Stocks, securities, etc.....	42,214 15	55,994 65	61,504 65	99,119 92	84,579 92
Banking house, furniture and fix- tures.....	10,000 00	10,000 00	10,000 00	10,800 00	10,800 00
Other real estate, and mortgages owned.....	6,000 00	6,000 00	6,000 00		
Due from National banks (not re- serve agents).....	7,456 08	1,483 63	7,875 66	5,613 59	2,464 65
Due from State banks and bankers	625 25	313 63		2,851 72	577 54
Due from approved reserve agents	80,813 81	146,626 03	361,896 46	100,647 68	65,747 74
Checks and other cash items.....	3,330 40	763 19	361 99	484 92	146 13
Exchanges for clearing house.....	1,068 20	1,891 04	8,744 03	621 73	1,724 31
Notes of other National banks.....	1,257 00	1,823 00	2,688 00	3,087 00	12,760 00
Fractional paper currency, nickels and cents.....	120 27	243 25	238 89	157 41	138 36
Specie.....	28,033 95	40,407 40	27,658 45	32,054 85	26,188 90
Legal tender notes.....	28,600 00	43,000 00	40,200 00	30,692 00	14,100 00
Redemption fund with U. S. treas- urer (5% of circulation).....	5,000 00	5,000 00	5,000 00	5,000 00	5,000 00
Due from U. S. treasurer, other than 5% redemption fund.....					
Totals.....	\$1,106,360 01	\$1,206,339 42	\$1,368,917 93	\$1,171,400 94	\$1,099,226 96
Liabilities.					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	100,000 00	100,000 00	100,000 00	100,000 00	100,000 00
Undivided profits less expenses and taxes paid.....	30,097 21	16,645 02	24,539 51	14,977 82	21,109 91
National bank notes outstanding...	100,000 00	98,800 00	98,200 00	100,000 00	100,000 00
Due to other National banks.....	80 00	608 09	211 62	1,690 55	
Due to State banks and bankers...	47,030 54	41,456 95	34,914 42	31,798 81	20,948 83
Dividends unpaid.....	80 00	48 00		492 00	
Individual deposits subject to check.....	540,776 23	673,002 82	849,681 20	658,297 57	595,407 73
Demand certificates of deposit.....	136,073 28	125,476 43	111,231 68	110,127 17	111,757 98
Time certificates of deposit.....		295 95	138 34	137 90	
Certified checks.....		6 16	1 16	3 16	2 51
Cashier's checks outstanding.....	2,222 75				
United States deposits.....	50,000 00	50,000 00	50,000 00	50,600 00	50,000 00
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....				3,875 96	
Reserved for taxes.....					
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....	\$1,106,360 01	\$1,206,339 42	\$1,368,917 93	\$1,171,400 94	\$1,099,226 96

STATE BANKING DEPARTMENT.

No. 1918.

SECOND NATIONAL BANK, SAGINAW.

GEORGE B. MORLEY, *President*; WALTER S. EDDY, ALBERT H. MORLEY, *Vice Presidents*;
EDWARD W. GLYNN, *Cashier*.

DIRECTORS.—Geo. W. Morley, Waldo A. Avery, Walter S. Eddy, Stanford T. Crapo, George B. Morley,
Frank D. Ewen, Temple E. Dorr, Arthur D. Eddy, James B. Peter.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$3,016,824 37	\$3,011,360 12	\$2,899,588 69	\$2,779,412 68	\$3,120,457 98
Overdrafts, secured and unsecured.....	586 46	1,231 27	811 73	1,654 06	1,202 47
U. S. bonds to secure circulation.....	300,000 00	500,000 00	500,000 00	500,000 00	500,000 00
U. S. bonds to secure U. S. deposits.....	250,000 00	50,000 00	50,000 00	50,000 00	50,000 00
Other bonds to secure U. S. deposits.....		200,000 00	165,000 00	100,000 00	100,000 00
U. S. bonds on hand.....	16,100 00	29,160 00	29,360 00	29,360 00	29,460 00
Premiums on U. S. bonds.....					
Stocks, securities, etc.....	220,573 00	473,263 00	365,173 00	365,126 00	334,626 00
Banking house, furniture and fix- tures.....	45,000 00	45,000 00	45,000 00	45,000 00	45,000 00
Other real estate, and mortgages owned.....					
Due from National banks (not re- serve agents).....	21,133 92	2,888 60	9,320 81	4,173 16	3,914 76
Due from State banks and bankers.....	78,046 23	49,617 11	71,945 90	70,055 52	68,499 78
Due from approved reserve agents.....	386,187 01	277,499 56	300,215 89	377,309 14	463,330 20
Checks and other cash items.....	3,449 96	1,393 32	1,773 00	1,592 64	7,648 99
Exchanges for clearing house.....	8,854 85	2,360 61	6,519 92	8,380 97	7,729 72
Notes of other National banks.....	13,275 00	6,854 00	10,950 00	3,320 00	3,075 00
Fractional paper currency, nickels and cents.....	963 81	596 61	577 64	259 61	297 47
Specie.....	253,868 55	322,547 50	274,517 00	270,815 15	276,351 70
Legal tender notes.....	150,058 00	125,044 00	115,385 00	106,137 00	76,000 00
Redemption fund with U. S. treas- urer (5 % of circulation).....	7,565 00	25,000 00	25,000 00	25,000 00	25,000 00
Due from U. S. treasurer, other than 5 % redemption fund.....		2,000 00		2,000 00	
Totals.....	\$4,772,486 16	\$5,125,817 70	\$4,931,138 58	\$4,739,595 93	\$5,112,594 07
Liabilities.					
Capital stock paid in.....	\$500,000 00	\$500,000 00	\$500,000 00	\$500,000 00	\$500,000 00
Surplus fund.....	200,000 00	250,000 00	250,000 00	250,000 00	250,000 00
Undivided profits, less expenses and taxes paid.....	81,789 62	38,298 20	57,109 73	50,912 81	56,343 21
National bank notes outstanding.....	251,300 00	500,000 00	494,400 00	500,000 00	500,000 00
Due to other National banks.....	22,406 71	28,177 03	53,315 89	37,610 47	84,516 11
Due to State banks and bankers.....	442,839 31	577,444 84	437,233 68	501,079 39	530,742 91
Dividends unpaid.....		112 50		196 00	
Individual deposits subject to check.....	2,378,667 03	2,377,513 70	2,540,449 79	2,492,684 58	2,794,462 13
Demand certificates of deposit.....	343,453 29	402,569 50	334,576 01	268,447 72	255,734 90
Time certificates of deposit.....					
Certified checks.....	4,569 60	2,331 60	1,906 83	3,578 58	6,794 81
Cashier's checks outstanding.....	65 52		90 25	1,086 38	
United States deposits.....	261,472 53	235,000 00	186,000 00	127,350 30	127,731 87
Deposits of U. S. disbursing officers.....		14,370 33	10,966 40	6,649 70	6,268 13
Notes and bills rediscounted.....	85,922 55				
Bonds borrowed.....		200,000 00	65,000 00		
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....	\$4,772,486 16	\$5,125,817 70	\$4,931,138 58	\$4,739,595 93	\$5,112,594 07

No. 3886.

FIRST NATIONAL BANK, ST. IGNACE.

O. W. JOHNSON, *President*; E. H. HOTCHKISS, *Vice President and Cashier*.

DIRECTORS.—O. W. Johnson, P. Mulcrone, E. H. Hotchkiss, P. J. Murray, P. E. Murray.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$406,029 92	\$313,787 84	\$377,395 97	\$323,775 05	\$439,611 88
Overdrafts, secured and unsecured	5 01	3 49	1 00	134 66	
U. S. bonds to secure circulation..	12,500 00	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....					
Stocks, securities, etc.....	72,316 75	63,532 12	52,880 00	47,360 00	47,360 00
Banking house, furniture and fixtures.....	16,994 00	16,500 00	16,969 00	16,899 00	16,892 50
Other real estate, and mortgages owned.....	9,240 66	9,120 14	7,126 41	7,000 00	7,008 25
Due from National banks (not reserve agents).....	4,452 46	11,534 04	1,310 53	1,440 53	6,359 67
Due from State banks and bankers..	1,263 00	2,046 44	452 60	1,464 12	1,942 25
Due from approved reserve agents	48,812 06	89,922 66	40,649 93	61,637 92	54,897 68
Checks and other cash items.....	1,118 60	219 26	1,828 73	1,217 00	3,223 81
Exchanges for clearing house.....					
Notes of other National banks.....	4,000 00	9,665 00	243 00	10,126 00	8,034 00
Fractional paper currency, nickels and cents.....	962 38	1,287 96	1,382 48	787 51	1,695 62
Specie.....	29,970 55	41,904 80	29,066 75	33,901 90	52,279 85
Legal tender notes.....	8,500 00	4,500 00		3,500 00	6,500 00
Redemption fund with U. S. treasurer (5 % of circulation).....	625 00	625 00	625 00	625 00	625 00
Due from U. S. treasurer, other than 5 % redemption fund.....			500 00	1,152 00	2 50
Totals.....	\$616,790 39	\$577,148 75	\$542,891 40	\$523,520 69	\$658,933 01
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits less expenses and taxes paid.....	15,315 83	7,203 57	8,367 71	8,557 94	13,262 10
National bank notes outstanding..	12,500 00	12,500 00	12,500 00	12,500 00	12,500 00
Due to other National banks.....					
Due to State banks and bankers..					
Dividends unpaid.....		5 00		130 00	
Individual deposits subject to check.....	182,821 60	146,231 45	135,503 12	123,192 70	222,883 06
Demand certificates of deposit.....	335,152 96	341,208 73	316,520 57	309,140 05	340,287 85
Time certificates of deposit.....					
Certified checks.....					
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Reserved for taxes.....	1,000 00				
Liabilities other than those above stated.....					
Totals.....	\$616,790 39	\$577,148 75	\$542,891 40	\$523,520 69	\$658,933 01

No. 3378.

ST. JOHNS NATIONAL BANK, ST. JOHNS.

JOHN C. HICKS, *President*; G. PENNELL, *Vice President*; R. C. DEXTER, *Cashier*.

DIRECTORS.—John C. Hicks, G. Pennell, C. E. Ball, C. C. Vaughan, P. E. Walsworth, O. P. DeWitt, R. C. Dexter.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$193,349 05	\$180,567 39	\$185,150 05	\$196,964 47	\$197,737 21
Overdrafts, secured and unsecured	3,273 37	1,919 83	6,147 49	2,949 43	2,222 26
U. S. bonds to secure circulation...	15,000 00	15,000 00	15,000 00	15,000 00	15,000 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....					
Stocks, securities, etc.....	50,651 30	40,145 29	29,112 35	31,354 20	33,367 23
Banking house, furniture and fix- tures.....	7,000 00	7,000 00	7,000 00	7,000 00	45,126 88
Other real estate, and mortgages owned.....	39,005 32	39,927 67	40,698 60	40,370 04	5,500 00
Due from National banks (not re- serve agents).....			700 00		
Due from State banks and bankers	21,759 66	12,722 46	11,884 67	2,401 88	7,556 25
Due from approved reserve agents	35,224 09	183,466 61	86,372 47	31,415 78	20,844 71
Checks and other cash items.....	1,835 48	1,024 53	674 53	218 58	127 00
Exchanges for clearing house.....					
Notes of other National banks.....	340 00	345 00	60 00	170 00	136 00
Fractional paper currency, nickels and cents.....	139 94	277 13	193 02	274 80	273 27
Specie.....	17,400 05	18,371 40	18,541 30	21,239 75	17,928 75
Legal tender notes.....	3,430 00	7,015 00	4,690 00	3,940 00	2,330 00
Redemption fund with U. S. treas- urer (5 % of circulation).....	750 00	750 00	750 00	750 00	750 00
Due from U. S. treasurer other than 5 % redemption fund.....				100 00	100 00
Totals.....	\$389,158 26	\$508,532 31	\$406,974 48	\$354,148 93	\$348,998 56
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	15,000 00	15,000 00
Undivided profits less expenses and taxes paid.....	14,243 85	12,328 59	15,057 68	8,071 91	8,871 67
National bank notes outstanding...	15,000 00	15,000 00	15,000 00	15,000 00	15,000 00
Due to other National banks.....					
Due to State banks and bankers...	29,272 49	99,317 03	5,538 79	5,311 48	11,520 36
Dividends unpaid.....					
Individual deposits subject to check.....	176,361 73	220,570 80	217,610 60	168,939 78	156,339 19
Demand certificates of deposit....	93,992 16	100,947 86	93,399 38	91,186 06	91,908 31
Time certificates of deposit.....					
Certified checks.....	288 03	288 03	288 03	308 03	359 03
Cashier's checks outstanding.....		80 00	80 00	331 67	
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....	\$389,158 26	\$508,532 31	\$406,974 48	\$354,148 93	\$348,998 56

No. 5594.

COMMERCIAL NATIONAL BANK, ST. JOSEPH.

JAS. M. BALL, *President*; M. W. STOCK, *Vice President*; A. N. REECE, *Cashier*.

DIRECTORS.—Jas. M. Ball, M. W. Stock, W. A. Preston, I. W. Allen, A. N. Reece, F. P. Graves, A. Canavan.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$161,318 59	\$142,812 25	\$177,434 76	\$172,009 39	\$171,534 36
Overdrafts, secured and unsecured	109 14	72 14	105 45	475 69	48 07
U. S. bonds to secure circulation...	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....	1,530 00	1,510 00	1,490 00	1,470 00	1,470 00
Stocks, securities, etc.....	33,696 68	32,696 68	28,696 68	38,676 68	60,585 12
Banking house, furniture and fixtures	12,000 00	12,000 00	12,000 00	12,000 00	12,000 00
Other real estate, and mortgages owned.....	4,000 00	4,000 00	4,000 00	4,000 00	4,000 00
Due from National banks (not reserve agents).....					6,328 40
Due from State banks and bankers.	2,602 15	180 68	6 00	96 82	
Due from approved reserve agents	51,868 59	63,820 59	49,450 04	74,968 18	143,019 86
Checks and other cash items.....	80 12	452 86	13 84	45	426 87
Exchanges for clearing house.....	991 53	331 62	941 56	1,422 84	1,944 64
Notes of other National banks.....	9,400 00	890 00	1,000 00	955 00	2,020 00
Fractional paper currency, nickels and cents.....	434 83	528 15	698 46	766 06	519 53
Specie.....	23,568 21	27,087 90	24,880 30	23,672 40	22,119 85
Legal tender notes.....	2,000 00	10,280 00	1,255 00	2,000 00	5,000 00
Redemption fund with U. S. treasurer (5% of circulation).....	2,500 00	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5% redemption fund.....					
Totals.....	\$366,099 84	\$349,152 87	\$354,472 09	\$385,013 51	\$483,516 70
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	6,500 00	12,000 00	12,000 00	12,000 00	12,000 00
Undivided profits less expenses and taxes paid.....	12,341 72	6,632 25	7,002 77	6,104 30	7,261 42
National bank notes outstanding..	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
Due to other National banks.....			1,817 18		2,516 55
Due to State banks and bankers..		15 00		1,263 57	
Dividends unpaid.....				1,500 00	
Individual deposits subject to check.....	166,541 57	161,865 88	160,833 02	179,204 10	252,461 44
Demand certificates of deposit.....	80,716 55	68,639 74	72,760 12	83,930 87	108,844 88
Reserved interest on certificates of deposit.....				500 00	232 41
Time certificates of deposit.....					
Certified checks.....			50 00	510 67	200 00
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....	\$366,099 84	\$349,152 87	\$354,472 09	\$385,013 51	\$483,516 70

No. 3547.

FIRST NATIONAL BANK, SAULT STE. MARIE.

OTTO FOWLE, *President*; CHASE S. OSBORN, *Vice President*; EDWARD H. MEAD, *Cashier*;
ALBERT H. PASSMORE, *Assistant Cashier*.

DIRECTORS.—Geo. Kemp, John A. Colwell, Joseph H. Steere, Otto Fowle, Edward H. Mead,
John H. Hickler, Chase S. Osborn, Robert G. Ferguson, Bernard M. Morris.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$369,889 81	\$421,863 74	\$437,781 70	\$448,665 16	\$380,499 15
Overdrafts, secured and unsecured..	98 91	274 97	28 24	99 87	232 62
U. S. bonds to secure circulation....	25,000 00	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits..	50,000 00	50,000 00	80,000 00	50,000 00	50,000 00
Other bonds to secure U. S. deposits..		30,000 00		30,000 00	30,000 00
U. S. bonds on hand.....					
Premiums on U. S. bonds.....	2,250 00	3,375 00	3,375 00	3,375 00	
Stocks, securities, etc.....	115,665 90				91,665 90
Banking house, furniture and fix- tures.....	41,000 00	41,800 00	41,800 00	41,800 00	41,000 00
Other real estate, and mortgages owned.....					
Due from National banks (not re- serve agents).....					
Due from State banks and bankers..	332 98	10,011 89	2,319 96	2,721 77	1,912 65
Due from approved reserve agents..	63,178 61	120,394 66	112,443 74	115,843 40	95,340 01
Checks and other cash items.....	1,716 61				
Exchanges for clearing house.....		440 42	822 68	591 46	1,587 13
Notes of other National banks.....	1,223 00	2,272 00	3,646 00	3,268 00	3,488 00
Fractional paper currency, nickels and cents.....	593 89	550 50	285 16	295 68	657 03
Specie.....	21,808 75	21,863 35	23,262 30	25,312 40	24,809 45
Legal tender notes.....	45,000 00	30,000 00	35,000 00	32,000 00	31,000 00
Redemption fund with U. S. treas- urer (5% of circulation).....	1,250 00	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5% redemption fund.....			2,200 00		1,000 00
Totals.....	\$739,008 46	\$785,346 53	\$795,464 78	\$806,472 74	\$785,691 94
Liabilities.					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits, less expenses and taxes paid.....	3,941 37	5,100 79	4,969 98	7,764 92	2,087 22
National bank notes outstanding....	25,000 00	50,000 00	50,000 00	50,000 00	50,000 00
Due to other National banks.....					
Due to State banks and bankers..					
Dividends unpaid.....					
Individual deposits subject to check.....	421,017 76	411,192 37	431,864 26	437,630 35	416,803 40
Demand certificates of deposit.....	3,598 25	10,931 02	2,830 14	2,247 13	3,839 23
Time certificates of deposit.....	103,896 08	99,861 92	93,766 50	111,819 07	121,508 99
Certified checks.....	555 00	7,277 00	6,033 90	6,000 00	425 00
Cashier's checks outstanding.....					
United States deposits.....	50,000 00	69,963 43	75,000 00	60,000 00	60,000 00
Deposits of U. S. disbursing officers Notes and bills rediscounted.....					
Collections.....		20 00		11 27	28 10
Bills payable.....					
Insurance fund.....	11,000 00	11,000 00	11,000 00	11,000 00	11,000 00
Liabilities other than those above stated.....					
Totals.....	\$739,008 46	\$785,346 53	\$795,464 78	\$806,472 74	\$785,691 94

No. 3276.

THE NATIONAL BANK OF STURGIS, STURGIS.

L. E. WHITE, *President*; JOHN H. WHITMER, *Vice President*; H. L. ANTHONY, *Cashier*;
C. W. GRAVES, *Assistant Cashier*.

DIRECTORS.—L. E. White, H. L. Anthony, W. C. Grobhisser, Charles Erbsmehl, John H. Whitmer,
John H. Moe.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$216,086 58	\$202,707 68	\$194,977 11	\$205,740 26	\$208,027 85
Overdrafts secured and unsecured,	1,544 01	978 52	1,108 69	1,358 60	907 74
U. S. bonds to secure circulation..	16,500 00	16,500 00	16,500 00	16,500 00	16,500 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....	1,250 00	1,250 00	1,250 00	1,250 00	1,250 00
Stocks, securities, etc.....	87,891 84	77,686 00	77,526 50	81,581 50	81,288 50
Banking house, furniture and fix- tures.....	12,974 73	12,974 73	12,974 73	12,974 73	12,974 73
Other real estate, and mortgages owned.....	5,700 00	5,300 00	4,900 00	4,656 00	4,416 00
Due from National banks (not re- serve agents).....					
Due from State banks and bankers.	8,837 35	7,733 70	7,115 46	6,090 99	8,083 52
Due from approved reserve agents	34,105 54	39,607 90	45,253 94	35,829 36	38,324 34
Checks and other cash items.....	1,256 43	110 89	267 60	914 51	31 81
Exchanges for clearing house.....					
Notes of other National banks.....	500 00		1,001 00	990 00	561 00
Fractional paper currency, nickels and cents.....	136 61	265 67	276 13	403 86	466 90
Specie.....	16,790 30	18,039 50	18,412 65	19,253 35	18,254 00
Legal tender notes.....	7,222 00	10,370 00	8,300 00	10,500 00	8,000 00
Redemption fund with U. S. treas- urer (5% of circulation).....	825 00	825 00	825 00	825 00	825 00
Due from U. S. treasurer, other than 5% redemption fund.....					
Totals.....	\$411,620 39	\$394,349 59	\$390,688 81	\$398,868 16	\$399,909 39
Liabilities.					
Capital stock paid in.....	\$65,000 00	\$65,000 00	\$65,000 00	\$65,000 00	\$65,000 00
Surplus fund.....	6,300 00	6,600 00	6,800 00	7,000 00	7,000 00
Undivided profits less expenses and taxes paid.....	4,404 35	3,714 22	4,567 74	1,730 76	3,811 58
National bank notes outstanding..	16,500 00	16,500 00	16,500 00	16,500 00	16,500 00
Due to other National banks.....					
Due to State banks and bankers.					
Dividends unpaid.....		75 90		213 00	19 50
Individual deposits subject to check.....	70,979 21	79,123 93	75,686 65	84,967 75	78,061 11
Demand certificates of deposit.....	243,436 83	223,335 54	222,334 42	223,456 65	228,917 20
Time certificates of deposit.....					
Certified checks.....					
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....	5,000 00				
Liabilities other than those above stated.....					
Totals.....	\$411,620 39	\$394,349 59	\$390,688 81	\$398,868 16	\$399,909 39

No. 600.

FIRST NATIONAL BANK, THREE RIVERS.

GARDNER POWELL, *President*; CONRAD SCHAAD, *Vice President*; NORMAN W. GARRISON, *Cashier*;
CHAS. G. COX, *Assistant Cashier*.

DIRECTORS.—Gardner Powell, Conrad Schaad, Chas. G. Cox, N. W. Garrison, P. P. Major, T. A. Sperry.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$235,974 20	\$238,996 64	\$238,384 51	\$260,701 55	\$261,127 24
Overdrafts, secured and unsecured.	5,084 74	4,202 34	4,244 70	1,352 81	2,732 82
U. S. bonds to secure circulation..	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....	5,000 00		100 00	100 00	100 00
Premiums on U. S. bonds.....	3,375 00	1,975 00	1,975 00	1,975 00	1,975 00
Stocks, securities, etc.....	47,600 00	48,200 00	53,115 00	45,115 00	37,040 00
Banking house, furniture and fix- tures.....	7,500 00	7,500 00	7,500 00	7,500 00	7,500 00
Other real estate, and mortgages owned.....	6,965 10	6,965 10	6,000 00	6,000 00	6,000 00
Due from National banks (not re- serve agents).....	826 69	594 94	2,026 01	816 55	748 95
Due from State banks and bankers.					
Due from approved reserve agents	13,177 46	14,061 37	14,278 40	16,333 34	17,659 67
Checks and other cash items.....	247 28	471 13	61 08	335 89	272 73
Exchanges for clearing house.....					
Notes of other National banks.....	1,393 00	1,062 00	675 00	575 00	754 00
Fractional paper currency, nickels and cents.....	272 29	311 85	192 45	255 26	284 19
Specie.....	15,065 60	15,452 70	18,550 60	18,192 10	20,886 50
Legal tender notes.....	10,000 00	10,000 00	8,000 00	6,800 00	5,000 00
Redemption fund with U. S. treas- urer (5% of circulation).....	2,500 00	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5% redemption fund.....					
Totals.....	\$404,981 36	\$402,295 07	\$407,602 75	\$418,552 50	\$414,581 10
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	8,500 00	8,500 00	9,000 00	9,000 00	9,000 00
Undivided profits, less expenses and taxes paid.....	682 58	394 23	1,296 88	1,122 19	368 27
National bank notes outstanding...	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
Due to other National banks.....					
Due to State banks and bankers.					
Dividends unpaid.....					
Individual deposits subject to check.....	96,329 16	93,189 53	99,047 21	109,217 42	110,592 73
Demand certificates of deposit.....	199,469 62	194,211 31	198,258 66	191,712 89	188,620 10
Time certificates of deposit.....					
Certified checks.....					
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....		6,000 00		7,500 00	6,000 00
Liabilities other than those above stated.....					
Totals.....	\$404,981 36	\$402,295 07	\$407,602 75	\$418,552 50	\$414,581 10

No. 3325.

FIRST NATIONAL BANK, TRAVERSE CITY.

JNO. T. BEADLE, *President*; F. HAMILTON, B. J. MORGAN, *Vice Presidents*; L. F. TITUS, *Cashier*;
W. M. KELLOGG, E. P. ALLEN, *Assistant Cashiers*.

DIRECTORS.—Jno. T. Beadle, B. J. Morgan, F. Hamilton, M. B. Covell, H. S. Hull, C. T. Read,
L. F. Titus, J. D. Munson.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$572,919 90	\$488,802 35	\$508,901 45	\$517,024 01	\$517,715 92
Overdrafts, secured and unsecured	803 19	1,639 35	1,265 80	3,758 70	2,126 53
U. S. bonds to secure circulation..	100,000 00	100,000 00	100,000 00	100,000 00	100,000 00
U. S. bonds to secure U. S. deposits	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds on hand.....					
Premiums on U. S. bonds.....	5,625 00	5,625 00	5,625 00	5,625 00	5,625 00
Stocks, securities, etc.....	95,820 01	117,575 36	116,151 64	122,288 30	136,785 61
Taxes paid for shareholders.....	2,758 27	836 11	838 86		2,237 20
Banking house, furniture and fix- tures.....				11,493 26	19,425 78
Items in transit.....					2,948 33
Other real estate, and mortgages owned.....	8,400 00	8,400 00	8,400 00		
Due from National banks (not re- serve agents).....	2,740 28	8,085 81	3,321 35	1,242 83	15,417 96
Due from State banks and bankers	19,585 38	18,455 01	16,710 98		
Due from approved reserve agents	22,074 04	72,788 86	36,934 60	65,543 49	62,720 67
Checks and other cash items.....	4,323 72	10,638 32	3,421 10	6,054 33	2,127 11
Revenue stamps.....	276 00	126 00	273 00	174 00	117 00
Exchanges for clearing house.....	2,902 94				1,346 29
Notes of other National banks.....	35,000 00	17,700 00	7,500 00	14,000 00	12,690 00
Fractional paper currency, nickels and cents.....	463 48	586 70	621 90	442 54	408 77
Specie.....	34,640 50	18,739 00	64,582 50	57,359 90	17,502 10
Legal tender notes.....	13,000 00	15,000 00	17,500 00	7,000 00	37,704 00
Redemption fund with U. S. treas- urer (5% of circulation).....	5,000 00	5,000 00	5,000 00	5,000 00	5,000 00
Due from U. S. treasurer, other than 5% redemption fund.....		7,000 00			
Totals.....	\$976,332 71	\$946,997 87	\$947,048 18	\$967,006 36	\$991,898 27
Liabilities.					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits less expenses and taxes paid.....	8,545 39	4,387 81	8,406 61	2,049 41	3,628 47
National bank notes outstanding..	100,000 00	100,000 00	100,000 00	100,000 00	100,000 00
Due to other National banks.....					
Due to State banks and bankers...					
Dividends unpaid.....	208 00	40 00	40 00	1,780 00	188 00
Individual deposits subject to check.....	399,511 35	409,924 39	388,842 48	445,108 80	479,908 58
Demand certificates of deposit.....	293,033 97	257,252 17	274,559 09	243,016 15	232,133 42
Time certificates of deposit.....					
Certified checks.....	34 00	393 50	200 00	72 00	1,039 80
Cashier's checks outstanding.....					
United States deposits.....	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....	\$976,332 71	\$946,997 87	\$947,048 18	\$967,006 36	\$991,898 27

No. 2372.

FARMERS' NATIONAL BANK, UNION CITY.

D. D. BUELL, *President*; JOHN P. FOX, *Vice President*; HENRY T. CARPENTER, *Cashier*.

DIRECTORS.—Darius D. Buell, John P. Fox, T. B. Case, F. T. Bisbee, T. B. Buell, A. J. Greenfield, M. P. Maxon.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$167,553 29	\$166,343 60	\$169,199 73	\$174,616 72	\$174,464 15
Overdrafts, secured and unsecured	8,458 74	6,271 72	6,585 12	4,340 09	4,269 87
U. S. bonds to secure circulation..	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....	767 50	767 50	767 50	767 50	767 50
Stocks, securities, etc.....	6,000 00	6,000 00	5,500 00	5,500 00	5,500 00
Banking house, furniture and fix- tures.....	7,500 00	7,500 00	7,500 00	7,500 00	7,500 00
Other real estate, and mortgages owned.....	12,400 00	10,800 00	10,800 00	10,800 00	10,800 00
Due from National banks (not re- serve agents).....					
Due from State banks and bankers	6,101 26	7,646 65	8,309 08	7,762 84	9,755 87
Due from approved reserve agents	11,967 12	17,701 49	17,781 85	20,289 16	30,109 15
Checks and other cash items.....	1,548 94	2,451 05	2,174 06	1,370 12	2,106 29
Exchanges for clearing house.....				3,031 51	3,159 30
Notes of other National banks.....	4,087 00	3,260 00	3,192 00	4,146 00	4,279 00
Fractional paper currency, nickels and cents.....	10 74	17 11	17 47	17 92	11 14
Specie.....	12,836 15	11,167 85	12,618 40	10,563 55	9,806 55
Legal tender notes.....	7,000 00	8,000 00	9,000 00	9,000 00	8,000 00
Redemption fund with U. S. treas- urer (5% of circulation).....	2,500 00	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5% redemption fund.....					
Totals.....	\$298,730 74	\$300,426 97	\$305,945 21	\$312,205 41	\$323,038 82
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits less expenses and taxes paid.....	8,210 93	6,650 13	6,948 51	7,906 05	8,117 61
National bank notes outstanding..	50,000 00	50,000 00	50,000 00	48,700 00	50,000 00
Due to other National banks.....					
Due to State banks and bankers..					
Dividends unpaid.....	270 00	2,316 00	730 00	680 00	210 00
Individual deposits subject to check.....	50,314 12	48,902 53	54,316 10	58,893 68	66,035 80
Demand certificates of deposit.....	129,935 69	132,558 31	133,900 60	136,045 68	138,675 41
Time certificates of deposit.....					
Certified checks.....					
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....	\$298,730 74	\$300,426 97	\$305,945 21	\$312,205 41	\$323,038 82

No. 1826.

UNION CITY NATIONAL BANK, UNION CITY.

J. W. McCausey, *President*; ISAAC TOWER, *Vice President*; J. S. NESBITT, *Cashier*.

DIRECTORS.—J. W. McCausey, Isaac Tower, W. H. Tower, W. D. Baker, M. F. Buell, C. E. Hurd, Henry Seymour.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$204,913 26	\$212,615 55	\$229,897 67	\$225,077 42	\$234,573 89
Overdrafts secured and unsecured.	6,981 33	5,147 93	1,971 42	2,722 78	4,551 14
U. S. bonds to secure circulation..	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds on hand.....	60 00	60 00	60 00	60 00	60 00
Premiums on U. S. bonds.....	4,000 00	3,500 00	3,500 00	3,500 00	3,000 00
Stocks, securities, etc.....	43,815 58	40,325 00	40,075 00	39,075 00	39,075 00
Banking house, furniture and fix- tures.....	8,000 00	8,000 00	8,000 00	8,000 00	8,000 00
Other real estate, and mortgages owned.....	2,000 00	2,000 00	2,000 00	2,000 00	2,000 00
Due from National banks (not re- serve agents).....					
Due from State banks and bankers			3,397 06	6,876 37	5,034 76
Due from approved reserve agents	23,516 16	33,050 03	7,649 46	18,503 39	7,895 55
Checks and other cash items.....	452 11	697 35	50 65	3,423 59	580 81
Exchanges for clearing house.....					
Notes of other National banks.....	1,980 00	2,520 00	2,555 00	2,120 00	1,960 00
Fractional paper currency, nickels and cents.....	280 13	268 14	298 92	289 65	222 13
Specie.....	9,105 80	9,680 75	8,859 80	10,107 00	10,219 70
Legal tender notes.....	17,600 00	10,500 00	7,500 00	11,050 00	15,300 00
Redemption fund with U. S. treas- urer (5% of circulation).....	2,500 00	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5% redemption fund.....					
Totals.....	\$425,204 37	\$430,864 75	\$418,314 98	\$435,305 20	\$434,972 78
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits less expenses and taxes paid.....	11,671 12	9,368 03	10,784 34	11,500 00	9,827 97
National bank notes outstanding..	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
Due to other National banks.....			15 39		
Due to State banks and bankers.....					
Dividends unpaid.....					
Individual deposits subject to check.....	84,884 78	91,319 25	75,625 97	90,950 22	89,411 85
Demand certificates of deposit.....	168,648 47	170,177 47	171,889 28	172,854 98	175,732 96
Time certificates of deposit.....					
Certified checks.....					
Cashier's checks outstanding.....					
United States deposits.....	30,000 00	50,000 00	50,000 00	50,000 00	50,000 00
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....	\$425,204 37	\$430,864 75	\$418,314 98	\$435,305 20	\$434,972 78

STATE BANKING DEPARTMENT.

No. 8723.

VASSAR NATIONAL BANK, VASSAR.

FRANK HELLERICK, *President*; ERVING H. KNIGHT, *Vice President*; GEO. D. CLARKE, *Cashier*;
 and ROSCOE C. WIXSON, *Assistant Cashier*.

DIRECTORS.—Frank Hellerick, Erving H. Knight, Geo. D. Clarke, Roscoe C. Wixson, William J. Hoxsie,
 Samuel P. Selden, H. L. Morris.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$55,602 59	\$46,617 99	\$57,278 70	\$59,312 05	\$62,395 03
Overdrafts secured and unsecured.....	233 74	253 80	173 56	181 30	388 59
U. S. bonds to secure circulation.....	6,250 00	6,250 00	6,250 00	6,250 00	6,250 00
U. S. bonds to secure U. S. deposits.....					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....	273 92	273 92	273 92	273 92	273 92
Stocks, securities, etc.....	5,000 00	5,000 00	5,000 00	5,000 00	5,000 00
Banking house, furniture and fixtures.....	6,500 00	6,500 00	6,500 00	6,500 00	6,500 00
Other real estate, and mortgages owned.....		1,450 00	2,425 00		3,155 00
Due from National banks (not reserve agents).....					
Due from State banks and bankers.....	3,002 21	2,776 04	2,163 46	2,848 15	3,589 22
Due from approved reserve agents.....	4,356 36	10,780 71	15,139 62	14,079 48	5,483 19
Checks and other cash items.....	252 70	35 72	134 78	19 50	146 98
Exchanges for clearing house.....					
Notes of other National banks.....	230 00	1,520 00	130 00		
Fractional paper currency, nickels and cents.....	19 66	43 42	54 61	55 03	2 42
Specie.....	2,033 05	2,514 20	1,539 65	1,378 95	1,424 00
Legal tender notes.....	3,630 00	3,000 00	3,985 00	3,625 00	3,285 00
Redemption fund with U. S. treasurer (5% of circulation).....	312 50	312 50	312 50	312 50	312 50
Due from U. S. treasurer, other than 5% redemption fund.....					
Totals.....	\$87,696 73	\$87,328 30	\$101,360 80	\$99,835 88	\$98,205 85
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....		250 00	250 00	500 00	500 00
Undivided profits less expenses and taxes paid.....	707 05	522 86	1,309 06	377 85	505 80
National bank notes outstanding.....	6,250 00	6,250 00	6,250 00	6,250 00	6,250 00
Due to other National banks.....	5,000 00				
Due to State banks and bankers.....					
Dividends unpaid.....		33 00		392 00	
Individual deposits subject to check.....	20,066 16	19,171 05	31,737 20	28,384 31	23,714 37
Demand certificates of deposit.....					
Time certificates of deposit.....	30,673 52	36,101 39	36,814 54	38,931 72	42,235 68
Certified checks.....					
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers.....					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....	\$87,696 73	\$87,328 30	\$101,360 80	\$99,835 88	\$98,205 85

No. 5482.

FIRST NATIONAL BANK, YALE.

A. E. SLEEPER, *President*; F. A. GRISWOLD, *Vice President*; E. F. FEAD, *Cashier*;
C. R. ADAMS, *Assistant Cashier*.

DIRECTORS.—A. E. Sleeper, F. A. Griswold, E. F. Fead, Bart McNulty, T. U. Wharton, Lincoln Avery,
W. F. Ruh, W. V. Andrae.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$224,100 95	\$214,642 55	\$204,980 95	\$218,071 14	\$222,670 62
Overdrafts, secured and unsecured	2,275 81	998 11	2,380 83	881 13	2,068 47
U. S. bonds to secure circulation	40,000 00	40,000 00	40,000 00	40,000 00	40,000 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....	2,000 00	2,000 00	2,000 00	2,000 00	2,000 00
Stocks, securities, etc.					
Banking house, furniture and fixtures.....	5,000 00	5,000 00	5,000 00	5,000 00	5,000 00
Other real estate, and mortgages owned.....		3,650 00	3,650 00	3,650 00	3,650 00
Due from National banks (not reserve agents).....		5,659 98			
Due from State banks and bankers	442 95	5,180 25	1,300 06	581 05	977 34
Due from approved reserve agents	8,249 70	11,088 27	11,758 08	12,263 72	16,786 08
Checks and other cash items.....	121 82	304 02	229 49	108 28	246 71
Exchanges for clearing house.....					
Notes of other National banks.....	500 00	235 00	610 00	145 00	10 00
Fractional paper currency, nickels and cents.....	171 05	197 38	266 30	245 32	144 30
Specie.....	5,998 80	5,911 25	6,156 05	6,015 80	5,419 55
Legal tender notes.....	16,710 00	13,271 00	16,796 00	18,178 00	14,622 00
Redemption fund with U. S. treasurer (5% of circulation).....	2,000 00	2,000 00	2,000 00	2,000 00	2,000 00
Due from U. S. treasurer, other than 5% redemption fund.....					
Totals.....	\$307,570 58	\$310,127 79	\$297,108 76	\$309,139 44	\$315,535 07
Liabilities.					
Capital stock paid in.....	\$40,000 00	\$40,000 00	\$40,000 00	\$40,000 00	\$40,000 00
Surplus fund.....	4,250 00	4,500 00	4,500 00	4,750 00	4,750 00
Undivided profits less expenses and taxes paid.....	3,747 51	1,922 14	3,500 47	1,245 44	1,870 60
National bank notes outstanding.....	40,000 00	40,000 00	40,000 00	40,000 00	40,000 00
Due to other National banks.....					
Due to State banks and bankers.....					
Dividends unpaid.....				125 00	
Individual deposits subject to check.....	39,206 54	38,669 28	39,973 09	38,830 04	34,729 72
Demand certificates of deposit.....	141,074 64	144,679 76	140,016 10	143,164 26	153,683 72
Time certificates of deposit.....	39,291 89	40,356 61	38,119 10	41,024 70	40,501 03
Certified checks.....					
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....	\$307,570 58	\$310,127 79	\$297,108 76	\$309,139 44	\$315,535 07

No. 155.

FIRST NATIONAL BANK, YPSILANTI.

D. L. QUIRK, *President*; C. E. KING, *Vice President*; D. L. QUIRK, JR., *Cashier*;
F. L. GALLUP, *Assistant Cashier*.

DIRECTORS.—D. L. Quirk, C. S. Wortley, C. E. King, D. C. Griffin, T. W. McAndrew, G. M. Hull,
B. D. Thompson, D. L. Quirk, Jr.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....	\$579,387 02	\$621,942 90	\$711,611 32	\$714,104 54	\$667,833 05
Overdrafts, secured and unsecured..	782 18	801 61	181 73	472 48	488 05
U. S. bonds to secure circulation..	33,500 00	33,500 00	33,500 00	33,500 00	33,500 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....	198,500 00	199,500 00	204,500 00	215,500 00	214,500 00
Stocks, securities, etc.....	42,000 00	42,000 00	42,000 00	42,000 00	42,000 00
Banking house, furniture and fix- tures.....					
Other real estate, and mortgages owned.....					
Due from National banks (not re- serve agents).....	2,802 10	1,238 45	4,329 22	6,683 04	4,825 67
Due from State banks and bankers	69,986 56	89,785 76	30,527 80	89,394 85	106,435 58
Due from approved reserve agents	1,829 48	756 86	748 46	922 39	1,957 37
Checks and other cash items.....	50,537 34	44,404 68	12,133 36	15,098 46	17,695 23
Items in transit.....					
Exchanges for clearing house.....	2,170 00	3,620 00	2,180 00	2,580 00	2,265 00
Notes of other National banks.....	1,163 75	508 25	453 65	500 35	578 20
Fractional paper currency, nickels and cents.....	56,610 10	49,699 05	60,709 70	48,276 65	53,000 80
Specie.....	32,377 00	39,635 00	31,471 00	24,545 00	20,252 00
Legal tender notes.....	1,675 00	1,675 00	1,675 00	1,675 00	1,675 00
Redemption fund with U. S. treas- urer (5% of circulation).....					
Due from U. S. treasurer, other than 5% redemption fund.....					
Totals.....	\$1,073,270 53	\$1,128,657 56	\$1,136,021 24	\$1,195,252 76	\$1,167,002 95
Liabilities.					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	75,000 00	75,000 00	100,000 00	100,000 00	100,000 00
Undivided profits, less expenses and taxes paid.....	20,158 27	25,618 08	1,675 50	3,584 55	6,781 68
National bank notes outstanding..	32,000 00	33,500 00	33,500 00	33,000 00	33,500 00
Due to other National banks.....					
Due to State banks and bankers..	175 37	520 19	2,734 26	1,035 60	
Dividends unpaid.....	42 00		90 00		
Individual deposits subject to check.....	299,401 08	165,762 11	150,283 84	183,355 92	145,403 04
Demand certificates of deposit.....	545,893 81	556,636 00	561,566 72	585,361 28	578,107 15
Savings account.....		171,621 18	186,170 92	188,915 31	203,211 08
Time certificates of deposit.....					
Certified checks.....					
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....	\$1,073,270 53	\$1,128,657 56	\$1,136,021 24	\$1,195,252 76	\$1,167,002 95

STATE BANKS COMMENCING BUSINESS

SINCE NOVEMBER 1, 1908.

No. 411.

*THE FIRST STATE SAVINGS BANK OF BIRMINGHAM, MICHIGAN.

Organized September 15, 1908.

FRANK FORD, *President*; FRANK HAGERMAN, *Vice President*; THOMAS H. COBB, *Cashier*.

DIRECTORS.—Frank Ford, Thomas H. Cobb, Frank Hagerman, Theron B. Smith, Will W. Masters, Frank Schlaack, Wilburn B. Harris.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....					
Bonds, mortgages and securities..					
Premiums paid on bonds.....					
Overdrafts.....					
Banking house.....					
Furniture and fixtures.....					
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..					
Exchanges for clearing house.....					
U. S. and National bank currency					
Gold coin.....					
Silver coin.....					
Nickels and cents.....					
Checks, cash items and internal revenue account.....					
Totals.....					
Liabilities.					
Capital stock paid in.....					
Surplus fund.....					
Undivided profits, less current ex- penses, interest and taxes paid					
Dividends unpaid.....					
Commercial deposits subject to check.....					
Commercial certificates of deposit..					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....					
Savings certificates of deposit.....					
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....					

* Commenced business November 2, 1908.

No. 410.

*THE GWINN STATE SAVINGS BANK, GWINN.

Organized September 29, 1908.

WM. G. MATHER, *President*; W. F. HOPKINS, *Vice President*; H. H. McMILLAN, *Cashier*.

DIRECTORS.—Wm. G. Mather, W. F. Hopkins, M. M. Duncan, C. V. R. Townsend, G. R. Jackson.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....					
Bonds, mortgages and securities...					
Premiums paid on bonds.....					
Overdrafts.....					
Banking house.....					
Furniture and fixtures.....					
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities...					
Exchanges for clearing house.....					
U. S. and National bank currency					
Gold coin.....					
Silver coin.....					
Nickels and cents.....					
Checks, cash items and internal revenue account.....					
Totals.....					
Liabilities.					
Capital stock paid in.....					
Surplus fund.....					
Undivided profits, less current ex- penses, interest and taxes paid					
Dividends unpaid.....					
Commercial deposits subject to check.....					
Commercial certificates of deposit..					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....					
Savings certificates of deposit.....					
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....					

* Commenced business November 2, 1908.

No. 412.

***THE STATE BANK OF HARBOR BEACH, HARBOR BEACH, MICHIGAN.**

Organized October 8, 1908.

JAMES LIVINGSTON, *President*; JOS. J. LESZCZYNSKI, *Vice President*; HENRY BINKLE, *Cashier*.

DIRECTORS.—James Livingston, Henry Binkle, James McColl, Joseph J. Leszczynski, Philip Binkle, Robinson Wellock, Philip L. Graham.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....					
Bonds, mortgages and securities...					
Premiums paid on bonds.....					
Overdrafts.....					
Banking house.....					
Furniture and fixtures.....					
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..					
Exchanges for clearing house.....					
U. S. and National bank currency					
Gold coin.....					
Silver coin.....					
Nickels and cents.....					
Checks, cash items and internal revenue account.....					
Totals.....					
Liabilities.					
Capital stock paid in.....					
Surplus fund.....					
Undivided profits, less current ex- penses, interest and taxes paid					
Dividends unpaid.....					
Commercial deposits subject to check.....					
Commercial certificates of deposit					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....					
Savings certificates of deposit...					
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....					

* Commenced business November 2, 1908.

STATE BANKING DEPARTMENT.

No. 413.

*THE STATE SAVINGS BANK OF MINDEN CITY.

Organized December 1, 1908.

ALBERT SEAMAN, *President*; JOHN WAHLA, *Vice President*; FRED J. KEMP, *Cashier*.

DIRECTORS.—Albert Seaman, Fred J. Kemp, Claude E. McClusky, John W. Smith, John Wahla.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....					
Bonds, mortgages and securities.....					
Premiums paid on bonds.....					
Overdrafts.....					
Banking house.....					
Furniture and fixtures.....					
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities.....					
Exchanges for clearing house.....					
U. S. and National bank currency.....					
Gold coin.....					
Silver coin.....					
Nickels and cents.....					
Checks, cash items and internal revenue account.....					
Totals.....					
Liabilities.					
Capital stock paid in.....					
Surplus fund.....					
Undivided profits, less current ex- penses, interest and taxes paid.....					
Dividends unpaid.....					
Commercial deposits subject to check.....					
Commercial certificates of deposit.....					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....					
Savings certificates of deposit.....					
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....					

* Commenced business December 6, 1908.

No. 414.

* THE FARMERS' STATE BANK OF ATHENS, MICHIGAN.

Organized November 28, 1908.

FRANK G. WOODRUFF, *President*; S. B. HARTMAN, A. T. SLAGHT, *Vice Presidents*;
F. E. ESTES, *Cashier*.

DIRECTORS.—Simon B. Hartman, Frank G. Woodruff, Lauren I. Morris, Frank Wolf, Earle D. Albertson, A. L. Wood, Arthur T. Slaght, Henry R. Pearce, John A. Stanton, F. E. Estes.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....					
Bonds, mortgages and securities.....					
Premiums paid on bonds.....					
Overdrafts.....					
Banking house.....					
Furniture and fixtures.....					
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities.....					
Exchanges for clearing house.....					
U. S. and National bank currency					
Gold coin.....					
Silver coin.....					
Nickels and cents.....					
Checks, cash items and internal revenue account.....					
Totals.....					
Liabilities.					
Capital stock paid in.....					
Surplus fund.....					
Undivided profits, less current ex- penses, interest and taxes paid					
Dividends unpaid.....					
Commercial deposits subject to check.....					
Commercial certificates of deposit					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....					
Savings certificates of deposit.....					
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....					

* Commenced business December 30, 1908.

STATE BANKING DEPARTMENT.

No. 415.

* THE FARMERS' STATE BANK OF WEBBERVILLE.

Organized December 23, 1908.

JOHN R. DUNN, *Vice President*; JOHN MARSHALL, *Cashier*;
W. T. BRADFORD, *Auditor*.DIRECTORS.—John Dunn, James Fraser, James Little, J. M. Bradley, W. S. Earl, Leslie Ling,
John Marshall.

Resources.	Report of Dec. 3, '07	Report of Feb. 14, '08	Report of May 14, '08	Report of July 15, '08	Report of Sept. 23, '08
Loans and discounts.....					
Bonds, mortgages and securities..					
Premiums paid on bonds.....					
Overdrafts.....					
Banking house.....					
Furniture and fixtures.....					
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..					
Exchanges for clearing house.....					
U. S. and National bank currency					
Gold coin.....					
Silver coin.....					
Nickels and cents.....					
Checks, cash items and internal revenue account.....					
Totals.....					
Liabilities.					
Capital stock paid in.....					
Surplus fund.....					
Undivided profits, less current ex- penses, interest and taxes paid					
Dividends unpaid.....					
Commercial deposits subject to check.....					
Commercial certificates of deposit..					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....					
Savings certificates of deposit.....					
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....					

* Commenced business December 31, 1908.

ALPHABETICAL LIST OF

STATE AND NATIONAL BANK CASHIERS

IN MICHIGAN

ALPHABETICAL LIST OF CASHIERS

OF

STATE AND NATIONAL BANKS

IN MICHIGAN.

A.			
	Page.		Page.
Abbott, George A., Muskegon.....	438	Blesch, G. A., Menominee.....	433
Adams, W. E., Shepherd.....	325	Bloomfield, A. C., Jackson.....	190
Aitkin, Melvin H., Gladwin.....	143	Borland, John, Jr., Imlay City.....	181
Allshouse, Chester, Sutton's Bay.....	338	Boss, Cyrus, Detroit.....	99
Alsover, Wm. C., Vermontville.....	349	Boynton, J. F., (treasurer) Saginaw.....	304
Alward, B. R., Camden.....	59	Brewbaker, Ely, Alma.....	13
Anderson, A. A., Hastings.....	167	Bricker, Ira, Peck.....	271
Anderson, Wm., Shepherd.....	324	Bricker, Roy, Marlette.....	222
Andrews, M. M., Bay City.....	376	Briggs, E. M., Grand Ledge.....	146
Anketell, Thos. J., Sandusky.....	316	Brown, Geo. G., Cheboygan.....	72
Anthony, H. L., Sturgis.....	459	Brown, W. H., Greenville.....	159
		Browne, Frederick P., Bay City.....	375
B.		Buck, Sanford W., Gaylord.....	142
Baarman, Casper, Grand Rapids.....	154	Buck, G. R., Lapeer.....	201
Babbitt, L. A., Northville.....	255	Burbans, Geo. W., Portland, Westphalia.....	287-355
Babcock, C. F., Wyandotte.....	360	Burr, Chas. A., Rochester.....	297
Baker, Geo. J., Royal Oak.....	302	Burietson, W. H., Parma.....	269
Baker, W. J., Marlette.....	221	Burt, Frank (ass't cashier), Capac.....	60
Baldwin, James, Bad Axe.....	24		
Bailou, W. A., Alpena.....	15	C.	
Barstow, H. C., Ithaca.....	416	Campau, F. E., Alto.....	16
Bartlett, E. A., Memphis.....	227	Cannon, V. B., Deerfield.....	95
Battersbee, Frank J., Crosswell.....	89	Carleton, L. M., Orion.....	259
Bedell, L. E., Romeo.....	300	Carman, George W., Marine City.....	219
Behnke, H. W., Mt. Clemens.....	240	Carnes, B. J., Vicksburg.....	350
Begole, Geo. A., Chelsea.....	74	Carpenter, Henry T., Union City.....	402
Belser, Frederick H., Ann Arbor.....	18	Carver, Chas. B., Elk Rapids.....	123
Benjamin, J. M., White Pigeon.....	357	Case, C. W., Manchester.....	211
Bennett, A. A., New Haven.....	251	Caukin, L. Z., Grand Rapids.....	399
Bennett, E. K., Plymouth.....	278	Cave, Chas., Harrison.....	164
Bernard, F. H., St. Louis.....	311	Chaddock, W. H., Allegan.....	10
Beverly, D. F., Rockford.....	298	Chamberlain, E. M., Newberry.....	250
Bice, E. S., Marquette.....	430	Chapman, Geo., Cadillac.....	55
Billbrough, Geo., Remus.....	292	Chase, D. W., Midland.....	232
Billingshurst, C. C., Muskegon.....	439	Chichester, F. I., Allegan.....	370
Billings, C. H., Marshall.....	432	Church, B. A., St. Louis.....	312
Billings, W. G., Davison.....	90	Clarke, A. Wesley, Sault Ste. Marie.....	319
Binkle, Henry, Harbor Beach.....	162-471	Clarke, Geo. D., Vassar.....	404
Bigelow, Chas. G., Albion.....	9	Clarke, J. T., Harbor Springs.....	163
Bishop, A. G., Flint.....	132	Clarkson, Sidney W., Ann Arbor.....	372
Blair, Hugh, Grand Rapids.....	147	Clute, William, Dundee.....	117
		Coats, C. V., Greenville.....	158

Kempf, E., Fremont.....	139
Kern, M. H., Menominee.....	229
Khuen, Chas. A., (secretary) Saginaw.....	305
Kiefer, Alfred K., (treasurer) Detroit.....	113
King, C. L., Blissfield.....	44
Kirchner, Geo. H., Detroit.....	105
Knowlton, Henry, Cadillac.....	54

L.

Lambertson, W. S., Belding.....	35
Lane, E. A., Midland.....	233
Lapham, E. H., Northville.....	254
Larson, E. T., Ironwood.....	414
Lawrence, F. W., Durand.....	393
Learmont, W. H., Yale.....	362
Lehman, G. H., Saline.....	314
Leshner, Howard J., (treas.) Detroit.....	100
Lewis, H. G., Athens.....	22
Lewis, R. A., Marion.....	230
Lowry, S. W., Marcellus.....	216
Lutz, O. C. G., River Rouge.....	295
Lyons, D. B., South Lyons.....	329
Lyons, W. Will, Otisville.....	261

M.

Maccauley, J. E., Armada.....	21
MacDonald, Bruce J., Flint.....	397
MacIntyre, Chas., Lake Linden.....	422
Mahon, W., North Branch.....	253
Malmgren, E. A., Ishpeming.....	184
Mange, D. G., Lowell.....	208
Manning, Luther R., Howell.....	178
Mark, E. M., Deckerville.....	93
Mark, R. B., Minden City.....	235
Marsh, James A., Constantine.....	83
Marsh, Wm. E., Benton Harbor.....	40
Marshall, Chris., Nashville.....	248
Marshall, John, Webberville.....	474
Martin, Jos., Standish.....	333
Martin, W. E., Flint.....	131
Mathews, D. J., Hart.....	166
Maynard, R. T., Merrill.....	230
McCaren, W. J., Carsonville.....	65
McCluskey, C. E., Deckerville.....	94
McCombs, W. B., Marquette.....	223
McElwee, F. J., Grandville.....	155
McGeary, M. M., Ionia.....	411
McKeith, A. A., Brown City.....	51
McKinley, H., Grant.....	156
McLaughlin, W. B., Houghton.....	410
McMechan, Gerald J., Detroit.....	111
McMillan, H. H., Gwinn.....	470
McNair, D., Lexington.....	205
Mead, E. H., Sault Ste. Marie.....	458
Meier, W. A., Monroe.....	238
Meilleur, C., (president) Ontonagon.....	443
Merrick, F. W., Pigeon.....	274
Miller, Edith E., Gagetown.....	141
Mills, E. L. J., Mancelona.....	210
Miner, A. B., Ishpeming.....	415
Mokma, G. W., Holland.....	171
Moore, George W., Alma.....	12
Moore, Fred T., Port Huron.....	288
Moreau, C. F., Delton.....	96
Morford, J. Frank, Onaway.....	257
Morrill, D. C., Big Rapids.....	42
Morrill, H. N., Grand Rapids.....	148
Mosher, C. D., Centreville.....	68
Morris, John M., Brown City.....	48
Morton, E. R., Battle Creek.....	28
Moss, C. H., Houghton.....	409
Mouthroth, H. C., Bay City.....	30
Mulholland, J., Bay City.....	31

N.

Nagler, John G., Middleville.....	231
Neerken, B., Zeeland.....	364
Nesbitt, J. S., Union City.....	463
Newberry, A. F., Pontiac.....	279
Newell, Emerson M., Fenton.....	129
Newkirk, F. H., Jackson.....	189
Niggeman, H. E., Crosswell.....	88
Niles, A. R., Carsonville.....	66

Noble, Charles, Brown City.....	50
North, Frank, Vassar.....	347

O.

Orr, M. W., Manistique.....	214
Osgood, C. H., Rogers City.....	299

P.

Parker, H. W., Kalamazoo.....	418
Parks, E. F., Paw Paw.....	444
Parsons, L. E., South Haven.....	327
Paton, J. B., Laurium.....	426
Paul, Stephen, Calumet.....	58
Peck, C. C., Port Huron.....	284
Percival, W. J., Lake Odessa.....	198
Perry, F. L., Pontiac.....	281
Pfeiffer, John W., Edmore.....	121
Phelps, W. T., Marshall.....	224
Pickett, E. W., Wayland.....	353
Pohland, Albert J., Iron River.....	413
Pollard, F. H., Charlotte.....	382
Pomeroy, Geo. T., Decatur.....	91
Porter, Benj. C., South Grand Rapids.....	326
Postal, J. R., Ewart.....	126
Pottel, N. S., Jackson Mountain.....	188
Powell, R. S., Iron Mountain.....	412
Power, Pearl, Quincy.....	259
Price, C. A., Ithaca.....	186
Prince, W. A., Alpena.....	14
Pritchard, H. D., Allegan.....	11
Purdy, J. C., Unionville.....	346

Q.

Quirk, D. L., Jr., Ypsilanti.....	466
-----------------------------------	-----

R.

Rachow, W. J., Charlevoix.....	69
Ramsay, A. W., Cheboygan.....	384
Reade, S. A., Romeo.....	452
Reardon, W. E., Coleman.....	80
Reece, A. N., St. Joseph.....	457
Reech, M. P., Benton Harbor.....	38
Richards, Wm. H., Bellaire.....	37
Richardson, W. S., Central Lake.....	67
Rickman, D. E., Kalamazoo.....	192
Ritter, C. M., Cassopolis.....	381
Robinson, M. O., Traverse City.....	343
Robson, John H., Ovid.....	263
Roe, J. Edward, Lansing.....	200
Root, Ed. E., Manchester.....	212
Rosenkranz, W. A., Corunna.....	87
Ross, Clyde L., Grand Rapids.....	148-400
Rothfuss, L. H., Blissfield.....	43
Rowles, H. A., Battle Creek.....	29
Runnels, C. N., Port Huron.....	283
Rutgers, Jno. G., Holland.....	173
Ryan, John, Bad Axe.....	23

S.

Sackett, H. S., Litchfield.....	206
Sanford, Frederic F., Detroit.....	110
Sanger, H. H., Detroit.....	391
Saunders, H. R., Coldwater.....	385
Sayre, Fred D., Flushing.....	134
Schaible, P. G., Chelsea.....	73
Schupp, Otto (treasurer), Saginaw.....	303
Schneider, E., Fowlerville.....	137
Sebring, J. E., (president) Bangor.....	26
Seeley, Lewis G., Caro.....	62
Selden, Jos. W., Calumet.....	380
Seyler, Edward L., Ann Arbor.....	19
Shaver, D. M., (acting cashier), Bay City.....	33
Shaver, T. R., Bay City.....	34
Shaw, John T., Detroit.....	390
Shekell, A. E., Brooklyn.....	48
Shepard, A. I., Plainwell.....	277
Sherman, E. P., Bancroft.....	25
Sherwood, B. P., Grand Haven.....	144
Sinclair, T. E., Climax.....	78
Shoup, W. H., Dryden.....	116

Showerman, J. B., Paw Paw.....	270		
Simmons, James N., Pinconning.....	275		
Skinner, George A., Mt. Clemens.....	241		
Slack, H. N., St. Charles.....	306		
Smith, Albert L., Howell.....	178		
Smith, Charles F., Rockland.....	450		
Smith, Cramer, Pontiac.....	282		
Smith, E. N., Adrian.....	5		
Smith, F. A., Detroit.....	389		
Smith, Enoch, Detroit.....	112		
Smith, J. H., Grand Ledge.....	145		
Smith, J. H., Tecumseh.....	340		
Smith, M. N., Escanaba.....	395		
Smith, John T., Caledonia.....	56		
Smith, S. C., Boyne City.....	45-378		
Snelling, W. H., Fowler.....	136		
Sorenson, I. P., Lakeview.....	199		
Spalding, C. M., Perry.....	272		
Stanley, E. L., Sault Ste. Marie.....	320		
Stanton, Clarence E., Oxford.....	268		
Steadman, Thomas P., Elsie.....	124		
Stellwagen, George M., Wayne.....	354		
Stewart, D. A., Norway.....	442		
Stewart, C. F., Hillsdale.....	408		
Stone, Ralph, Detroit.....	100		
Storms, B. E., Harrisville.....	165		
Stuart, C. E., Schoolcraft.....	321		
Sutherland, C. H., Clare.....	76		
Sutherland, E. P., Escanaba.....	125		
T.			
Taggart, B. P., Bronson.....	47		
Takken, W. R., Saugatuck.....	318		
Taylor, C. L., Otsego.....	262		
Taylor, G. L., Owosso.....	264		
Taylor, H. J., Rochester.....	290		
Terpening, Geo. E., Reading.....	296		
Temple, F. J., Tecumseh.....	339		
Thompson, H. S., Newaygo.....	249		
Thompson, W. R., Hancock.....	404		
Tillotson, Frank F., Detroit.....	98		
Titus, Leon F., Traverse City.....	461		
Tobias, B. E., Adrian.....	4		
Truesdell, C. L., Quincy.....	447		
Truettner, W. F., Bessemer.....	377		
U.			
Ulrich, Paul J., Mt. Clemens.....	242		
Upson, A. S., Coldwater.....	386		
V.			
Van Alstyne, Fred E., Wyandotte.....	361		
Van Alstyne, J. L., Byron.....	53		
Van Leuven, Elton J., Mt. Pleasant.....	244		
Van Loo, Wm. D., Grand Haven.....	398		
Vette, Samuel, Lake Odessa.....	197		
Vickery, Levant A., Flushing.....	135		
Verdier, J. A. S., Grand Rapids.....	150-151		
Ver Schure, Cornelius, Holland.....	172		
W.			
Wagar, H. E., Edmore.....	122		
Wagner, W. A., Hillsdale.....	169		
Waldby, H. B., Adrian.....	7		
Waldo, C. E., Pontiac.....	280		
Walworth, L. D., Hillsdale.....	170		
Walz, C. Jno., Jr., Ann Arbor.....	20		
Warren, Charles A., Detroit.....	103		
Warren, F. B., Monroe.....	435		
Watrous, J. R., Bay City.....	32		
Watts, W. A., Lowell.....	207		
Webber, Lorenzo, Portland.....	288		
Welton, Frank, Grand Rapids.....	402		
Wetmore, W. M., Jonesville.....	191		
Whalley, H. B., Kalkaska.....	195		
Whitham, Jno. E., Lansing.....	423		
Whitney, Chas. C., Hudson.....	180		
Whitney, W. C., Richland.....	293-449		
Whipple, A. D., Owosso.....	265		
Wiggins, John E., Wolverine.....	359		
Wiley, Geo., Detroit.....	107		
Will, Leroy, Big Rapids.....	41		
Williams, H. A., Ann Arbor.....	18		
Wilson, C. A., Holly.....	175		
Wilson, C. A., Morenci.....	239		
Wilson, John W., Muskegon.....	440		
Wimer, M. W., Coldwater.....	79		
Wing, Austin E., Detroit.....	109		
Wixson, Bion, Williamston.....	358		
Wolf, Geo. T., Three Rivers.....	342		
Wood, O. S., Barryton.....	27		
Y.			
Yates, T. C., Negaunee.....	441		

INDEX.

INDEX.

ADDISON:	Addison State Savings Bank, The (325).....	Page. 3
ADRIAN:	Adrian State Savings Bank (162).....	4
	Commercial Savings Bank, The (89).....	5
	Lenawee County Savings Bank (66).....	6
	Waldby & Clay's State Bank (171).....	7
ALBION:	Albion State Bank (179).....	8
	Commercial and Savings Bank (167).....	9
	Albion National Bank, The.....	369
ALLEGAN:	Allegan State Savings Bank, The (314).....	10
	First State Bank of Allegan, The (323).....	11
	First National Bank.....	370
ALMA:	Alma State Savings Bank (232).....	12
	First State Bank of Alma (233).....	13
ALPENA:	Alpena County Savings Bank (169).....	14
	State Savings Bank of Alpena, The (352).....	15
	Alpena National Bank.....	371
ALTO:	Farmers' State Bank of Alto, The (302).....	16
ANN ARBOR:	Ann Arbor Savings Bank (48).....	17
	Farmers' and Mechanics' Bank, (26).....	18
	German American Savings Bank, The (333).....	19
	State Savings Bank (144).....	20
	First National Bank.....	372
ARMADA:	Armada Savings Bank (228).....	21
ATHENS:	Athens State and Savings Bank (213).....	22
	Farmers' State Bank of Athens, The (414).....	473
BAD AXE:	State Bank of Frank W. Hubbard & Co. (236).....	23
	State Savings Bank of Bad Axe (237).....	24
BANCROFT:	State Exchange Bank, The (337).....	25
BANGOR:	West Michigan Savings Bank (62).....	26
BARRYTON:	Barryton State Savings Bank, The (394).....	27
BATTLE CREEK:	City Bank (93).....	28
	Merchants' Savings Bank (178).....	29
	Central National Bank.....	373
	Old National Bank of Battle Creek, The.....	374

BAY CITY:	Page.
Bay City Bank (63).....	30
Bay County Savings Bank (43).....	31
Commercial Bank, The (30).....	32
Lumberman's State Bank (96).....	33
People's Savings Bank (17).....	34
First National Bank.....	375
Old Second National Bank, The.....	376
BELDING:	
Belding Savings Bank (2).....	35
People's Savings Bank (159).....	36
BELLAIRE:	
Bellaire State Bank (347).....	37
BENTON HARBOR:	
Benton Harbor State Bank (219).....	38
Farmers' and Merchants' Bank (76).....	39
State Savings Bank of Benton Harbor, The (388).....	40
BESSEMER:	
First National Bank.....	377
BIG RAPIDS:	
Big Rapids Savings Bank, (259).....	41
Citizens' State Bank (248).....	42
BIRMINGHAM:	
First State Savings Bank of Birmingham (411).....	469
BLISSFIELD:	
Blissfield State Bank (163).....	43
Jipson-Carter State Bank, The (221).....	44
BOYNE CITY:	
Boyne City State Bank (256).....	45
First National Bank.....	378
BRECKENRIDGE:	
First State Savings Bank (187).....	46
BRONSON:	
First State Savings Bank of Bronson, The (409).....	47
BROOKLYN:	
Culver State Bank, The (312).....	48
Farmers' State Bank, The (310).....	49
BROWN CITY:	
Brown City Savings Bank (216).....	50
Citizens' State Savings Bank (253).....	51
BUCHANAN:	
First National Bank.....	379
BURR OAK:	
Burr Oak State Bank, The (212).....	52
BYRON:	
State Bank of Byron, The (313).....	53
CADILLAC:	
Cadillac State Bank, The (181).....	54
People's Savings Bank of Cadillac (261).....	55
CALEDONIA:	
State Bank of Caledonia, The (291).....	56
CALUMET:	
Calumet State Bank (336).....	57
Merchants' and Miners' Bank, The (87).....	58
First National Bank.....	380
CAMDEN:	
First State Bank, The (320).....	59
CAPAC:	
Capac Savings Bank, The (208).....	60
CARLETON:	
State Savings Bank of Carleton (303).....	61
CARO:	
Commercial Savings Bank of Caro, The (287).....	62
State Savings Bank of Caro, Michigan, The (286).....	63

CARSON CITY:	Page.
State Bank of Carson City, The (72).....	64
CARSONVILLE:	
Exchange State Bank (234).....	65
State Bank of Carsonville (180).....	66
CASSOPOLIS:	
First National Bank.....	381
CENTRAL LAKE:	
First State Bank, The (343).....	67
CENTREVILLE:	
Wolf Bros.' State Bank, The (391).....	68
CHARLEVOIX:	
Charlevoix State Savings Bank, The (315).....	69
CHARLOTTE:	
Eaton County Savings Bank (218).....	70
First National Bank.....	382
Merchants' National Bank.....	383
CHEBOYGAN:	
Cheboygan County Savings Bank, The (305).....	71
Cheboygan State Bank, The (304).....	72
First National Bank.....	384
CHELSEA:	
Farmers' and Merchants' Bank of Chelsea (397).....	73
Kempf Commercial and Savings Bank, The (203).....	74
CHESANING:	
Chesaning State Bank, The (235).....	75
CLARE:	
Clare County Savings Bank, The (118).....	76
CLARKSTON:	
E. Jossman State Bank (267).....	77
CLIMAX:	
Climax State Bank, The (376).....	78
COLDWATER:	
Branch County Savings Bank, The (104).....	79
Coldwater National Bank.....	385
Southern Michigan National Bank.....	386
COLEMAN:	
Commercial and Savings Bank, The (358).....	80
State Bank of Coleman, The (292).....	81
CONCORD:	
Farmers' State Bank, The (32).....	82
CONSTANTINE:	
Commercial State Bank of Constantine (174).....	83
First State Bank of Constantine, The (173).....	84
COOPERSVILLE:	
Coopersville State Bank (281).....	85
CORAL:	
State Bank of Montcalm County, The (406).....	86
CORUNNA:	
Old Corunna State Bank, The (339).....	87
CROSWELL:	
Sanilac County State Bank (183).....	88
State Bank of Croswell (182).....	89
CRYSTAL FALLS:	
Iron County National Bank, The.....	387
DAVISON:	
Davison State Bank (176).....	90
DECATUR:	
Citizens' State Bank of Decatur, The (319).....	91
First State Bank, The (102).....	92
DECKERVILLE:	
Farmers' State Bank of Deckerville (196).....	93
State Bank of Deckerville (195).....	94

DEERFIELD:		Page.
Deerfield State Bank, The (335).....		95
DELTON:		
Delton State Bank (301).....		96
DETROIT:		
Central Savings Bank (73).....		97
Citizens' Savings Bank (82).....		98
Detroit Savings Bank (47).....		99
Detroit Trust Company.....		100
Detroit United Bank (386).....		101-102
Dime Savings Bank, The (9).....		103
Fairview Savings Bank (357).....		104
German-American Bank, The (5).....		105
Home Savings Bank, The (90).....		106
Michigan Savings Bank (81).....		107
Peninsular Savings Bank, The (15).....		108
People's State Bank, The (356).....		109
Security Trust Company.....		110
Union Trust Company, The.....		111
United States Savings Bank (161).....		112
Wayne County Savings Bank (6).....		113
American Exchange National Bank.....		388
Commercial National Bank.....		389
First National Bank.....		390
National Bank of Commerce.....		391
Old Detroit National Bank.....		392
DEXTER:		
Dexter Savings Bank (157).....		114
DOWAGIAC:		
State Savings Bank of Dowagiac, The (396).....		115
DRYDEN:		
Dryden State Bank, The (351).....		116
DUNDEE:		
Monroe County Bank (142).....		117
DURAND:		
Shiawassee County Bank (124).....		118
First National Bank.....		393
EAST JORDAN:		
State Bank of East Jordan (238).....		119
EATON RAPIDS:		
Michigan State Bank (53).....		120
First National Bank.....		394
EDMORE:		
Edmore State Bank (193).....		121
People's State Bank of Edmore, The (403).....		122
ELK RAPIDS:		
Elk Rapids Savings Bank (129).....		123
ELSIE:		
State Savings Bank, The (342).....		124
ESCANABA:		
State Savings Bank of Escanaba, The (299).....		125
Escanaba National Bank.....		395
First National Bank.....		396
EVART:		
Evart Savings Bank (295).....		126
First State Savings Bank (152).....		127
FENNIVILLE:		
Old State Bank, The (215).....		128
FENTON:		
Commercial Savings Bank of Fenton, The (209).....		129
Fenton State Savings Bank (384).....		130
FLINT:		
Citizens' Commercial and Savings Bank, The (101).....		131
Genesee County Savings Bank (23).....		132
Union Trust and Savings Bank, The (165).....		133
National Bank of Flint, The.....		397
FLUSHING:		
First State and Savings Bank of Flushing, The (126).....		134
People's State Bank, The (223).....		135

INDEX.

487

FOWLER:	Page.
State Savings Bank (141).....	136
FOWLERVILLE:	
State Bank of Fowlerville, The (293).....	137
FRANKFORT:	
Benzie County State Savings Bank (229).....	138
FREMONT:	
Fremont State Bank, The (297).....	139
Old State Bank, The (345).....	140
GAGETOWN:	
State Savings Bank, The (362).....	141
GAYLORD:	
Gaylord State Savings Bank, The (153).....	142
GLADWIN:	
State Bank of Gladwin (298).....	143
GRAND HAVEN:	
Grand Haven State Bank (249).....	144
National Bank of Grand Haven.....	398
GRAND LEDGE:	
Grand Ledge State Bank, The (308).....	145
Loan and Deposit Bank (389).....	146
GRAND RAPIDS:	
City Trust and Savings Bank, The (316).....	147
Commercial Savings Bank (276).....	148
Grand Rapids Savings Bank (61).....	149
Kent County Savings Bank (65).....	150
Kent State Bank, The (402).....	151
Michigan Trust Co., The.....	152
People's Savings Bank (108).....	153
State Bank of Michigan (139).....	154
Fourth National Bank.....	399
Fifth National Bank.....	400
Grand Rapids National Bank.....	401
National City Bank.....	402
Old National Bank.....	403
GRANDVILLE:	
Grandville State Bank, The (359).....	155
GRANT:	
Grant State Bank, The (340).....	156
GRASS LAKE:	
Farmers' Bank of Grass Lake, The (27).....	157
GREENVILLE:	
Commercial State Savings Bank (263).....	158
Greenville State Bank (188).....	159
GWINN:	
Gwinn State Savings Bank (410).....	470
HANCOCK:	
Superior Savings Bank (95).....	160
Superior Trust Company.....	161
First National Bank.....	404
Superior National Bank.....	405
HARBOR BEACH:	
Huron County Savings Bank (254).....	162
State Bank of Harbor Beach (412).....	471
HARBOR SPRINGS:	
Emmet County State Bank, The (326).....	163
HARRISON:	
State Savings Bank, The (355).....	104
HARRISVILLE:	
Alcona County Savings Bank (369).....	165
HART:	
Oceana County Savings Bank (50).....	166
First National Bank.....	406
HASTINGS:	
Hastings City Bank, The (11).....	167
Hastings National Bank.....	407

HILLMAN:		Page.
Montmorency County Savings Bank (361).....		168
HILLSDALE:		
First State Savings Bank of Hillsdale (200).....		169
Hillsdale Savings Bank (78).....		170
First National Bank.....		408
HOLLAND:		
First State Bank of Holland (56).....		171
Holland City State Bank, The (91).....		172
People's State Bank, The (322).....		173
HOLLY:		
Citizens' Savings Bank of Holly (262).....		174
First State and Savings Bank, The (106).....		175
HOMER:		
Calhoun State Bank (255).....		176
HOPKINS:		
Hopkins State Bank, The (353).....		177
HOUGHTON:		
Citizens' National Bank.....		409
Houghton National Bank, The.....		410
HOWELL:		
First State and Savings Bank (109).....		178
HUDSON:		
Boies' State Savings Bank (140).....		179
Thompson Savings Bank (143).....		180
IMLAY CITY:		
Lapeer County Bank, The (24).....		181
IONIA:		
State Savings Bank (191).....		182
National Bank of Ionia, The.....		411
IRON MOUNTAIN:		
Commercial Bank of Iron Mountain, The (135).....		183
First National Bank.....		412
IRON RIVER:		
First National Bank, The.....		413
IRONWOOD:		
First National Bank.....		414
ISHPEMING:		
Peninsula Bank, The (12).....		184
Miners' National Bank, The.....		415
ITHACA:		
Commercial State Bank of Ithaca (264).....		185
Ithaca Savings Bank (150).....		186
Ithaca National Bank.....		416
JACKSON:		
Central State Bank (387).....		187
Jackson City Bank (177).....		188
Jackson State Savings Bank (186).....		189
Union Bank (14).....		190
People's National Bank.....		417
JONESVILLE:		
Grosvenor Savings Bank, The (115).....		191
KALAMAZOO:		
Home Savings Bank, The (147).....		192
Kalamazoo Savings Bank (1).....		193
Kalamazoo Trust Company.....		194
City National Bank.....		418
First National Bank, The.....		419
Kalamazoo National Bank.....		420
Michigan National Bank.....		421
KALKASKA:		
Kalkaska County State and Savings Bank, The (257).....		195
LATINGSBURG:		
Union State Bank The, (383).....		196
LAKE ODESSA:		
Farmers' and Merchants' Bank (283).....		197
Lake Odessa State Savings Bank (41).....		198

INDEX.

489

LAKE LINDEN:	Page.
First National Bank.....	422
LAKEVIEW:	
Farmers' and Merchants' State Bank, The (300).....	199
LANSING:	
Lansing State Savings Bank, The (133).....	200
Capital National Bank.....	423
City National Bank.....	424
LAPEER:	
Lapeer Savings Bank (271).....	201
State Savings Bank of Lapeer, The (117).....	202
First National Bank.....	425
LAURIUM:	
State Savings Bank of Laurium (201).....	203
First National Bank.....	426
LENOX: (See Richmond.)	
LESLIE:	
Peoples' Bank, The (8).....	204
LEXINGTON:	
Lexington State Bank (184).....	205
LITCHFIELD:	
Litchfield State Savings Bank (408).....	206
LOWELL:	
City State Bank, The (360).....	207
Lowell State Bank, The (111).....	208
LUDINGTON:	
Ludington State Bank (239).....	209
First National Bank.....	427
MANCELONA:	
Antrim County State Savings Bank, The (130).....	210
MANCHESTER:	
People's Bank (242).....	211
Union Savings Bank (172).....	212
MANISTEE:	
Manistee County Savings Bank, The (116).....	213
First National Bank.....	428
MANISTIQUE:	
Manistique Bank, The (21).....	214
First National Bank.....	429
MANTON:	
Manton State Bank, The (296).....	215
MARCELLUS:	
First State Savings Bank, The (381).....	216
G. W. Jones' Exchange Bank (198).....	217
MARINE CITY:	
Home Savings Bank (272).....	218
Marine Savings Bank, The (122).....	219
MARION:	
Marion State Bank, The (346).....	220
MARLETTE:	
Commercial State Bank of Marlette (252).....	221
State Savings Bank of Marlette (338).....	222
MARQUETTE:	
Marquette County Savings Bank (100).....	223
First National Bank.....	430
Marquette National Bank.....	431
MARSHALL:	
Commercial Savings Bank, The (137).....	224
First National Bank.....	432
MASON:	
Farmers' Bank, The (22).....	225
First State and Savings Bank, The (107).....	226
MEMPHIS:	
Memphis State Bank, The (334).....	227

MENDON:	Page.
First State Bank, The (168).....	228
MENOMINEE:	
Commercial Bank, The (324).....	229
First National Bank.....	433
Lumberman's National Bank.....	434
MERRILL:	
State Bank of Merrill (285).....	230
MIDDLEVILLE:	
Farmers' State Bank, The (274).....	231
MIDLAND:	
Midland County Savings Bank, The (97)..	232
People's Savings Bank of Midland County, The (309).....	233
MILAN:	
Farmers' and Merchants' Bank of Milan, The (77).....	234
MINDEN CITY:	
Minden City State Bank, The (288).....	235
State Savings Bank of Minden City (413).....	472
MOHAWK:	
Keweenaw Savings Bank (363).....	236
MONROE:	
B. Dansard & Son's State Bank (318).....	237
Monroe State Savings Bank, The (321).....	238
First National Bank.....	435
MORENCI:	
Wakefield State Bank (202).....	239
First National Bank.....	436
MT. CLEMENS:	
Citizens' Savings Bank (222).....	240
Mt. Clemens Savings Bank, The (51).....	241
Ulrich Savings Bank, The (158).....	242
MT. PLEASANT:	
Exchange Savings Bank (170).....	243
Isabella County State Bank (277).....	244
MUNISING:	
Munising State Bank (189).....	245
First National Bank of Alger County.....	437
MUSKEGON:	
Muskegon Savings Bank (60).....	246
Hackley National Bank.....	438
National Lumbermen's Bank.....	439
Union National Bank.....	440
NASHVILLE:	
Farmers' and Merchants' Bank (19).....	247
State Savings Bank, The (311).....	248
NEGAUNEE:	
First National Bank.....	441
NEWAYGO:	
First State Bank, The (368).....	249
NEWBERRY:	
Newberry State Bank, The (399).....	250
NEW HAVEN:	
New Haven Savings Bank (245).....	251
NILES:	
Niles City Bank (240).....	252
NORTH BRANCH:	
Pioneer Bank (36).....	253
NORTHVILLE:	
Lapham State Savings Bank, The (367).....	254
Northville State Savings Bank (145).....	255
NORWAY:	
First National Bank.....	442
ONAWAY:	
Onaway State Banking Company, The (349).....	256
Onaway State Savings Bank (280).....	257

INDEX.

491

ONSTED:	Page.
Onsted State Bank, The (378).....	258
ONTONAGON:	
First National Bank.....	443
ORION:	
Citizens' State Savings Bank, The (364).....	259
Orion State Bank (190).....	260
OTISVILLE:	
Otisville State Bank, The (365).....	261
OTSEGO:	
First State Savings Bank, Otsego (373).....	262
OVID:	
State Savings Bank of Ovid (199).....	263
OWOSSO:	
Citizens' Savings Bank of Owosso (185).....	264
Owosso Savings Bank (112).....	265
State Savings Bank, The (370).....	266
OXFORD:	
Farmers' State Bank of Oxford, The (328).....	267
Oxford Savings Bank (34).....	268
PARMA:	
Farmers' and Merchants' Bank, The (366).....	269
PAW PAW:	
Paw Paw Savings Bank (59).....	270
First National Bank.....	444
PECK:	
State Savings Bank of Peck (247).....	271
PERRY:	
State Bank of Perry (132).....	272
PETOSKEY:	
First State Bank of Petoskey, The (119).....	273
First National Bank.....	445
PIGEON:	
Pigeon State Bank, The (348).....	274
PINCONNING:	
Commercial State Bank of Pinconning, The (403).....	275
Pinconning State Bank, The (400).....	276
PLAINWELL:	
Citizens' State Savings Bank (282).....	277
PLYMOUTH:	
Plymouth United Savings Bank (99).....	278
PONTIAC:	
American Savings Bank (275).....	279
First Commercial Bank, The (146).....	280
Oakland County Savings Bank, The (149).....	281
Pontiac Savings Bank (211).....	282
PORT HURON:	
Commercial Bank, The (75).....	283
German-American Savings Bank, The (375).....	284
Port Huron Savings Bank (49).....	285
St. Clair County Savings Bank, The (98).....	286
First National Exchange Bank.....	446
PORTLAND:	
Maynard-Allen State Bank (330).....	287
Webber State Savings Bank, The (385).....	288
QUINCY:	
Quincy State Bank (217).....	289
First National Bank.....	447
READING:	
State Bank of Reading, The (69).....	290
REED CITY:	
Commercial Savings Bank, The (372).....	291
First National Bank.....	448
REMUS:	
State Savings Bank of Remus, The (393).....	292

RICHLAND:	Page.
Richland State Bank, The (379).....	293
Farmers' National Bank, The.....	449
RICHMOND (LENOX P. O.):	
Macomb County Savings Bank (206).....	294
RIVER ROUGE:	
River Rouge Savings Bank, The (332).....	295
ROCHESTER:	
Rochester Savings Bank, The (224).....	296
State Savings Bank, The (380).....	297
First National Bank.....	451
ROCKFORD:	
Rockford State Bank, The (331).....	298
ROCKLAND:	
First National Bank.....	450
ROGERS CITY:	
Presque Isle County Savings Bank, The (354).....	299
ROMEO:	
Romeo Savings Bank (194).....	300
Citizens' National Bank.....	452
ROSCOMMON:	
Roscommon State Bank, The (371).....	301
ROYAL OAK:	
Royal Oak Savings Bank, The (374).....	302
SAGINAW:	
Bank of Saginaw (25).....	303
People's Savings Bank of Saginaw (38).....	304
Saginaw County Savings Bank (84).....	305
Commercial National Bank.....	453
Second National Bank.....	454
SAINT CHARLES:	
St. Charles State Bank, The (390).....	306
SAINT CLAIR:	
Commercial and Savings Bank, The (29).....	307
SAINT IGNACE:	
First National Bank.....	455
SAINT JOHNS:	
Clinton County Savings Bank (39).....	308
State Bank of St. Johns (45).....	309
St. Johns National Bank.....	456
SAINT JOSEPH:	
Union Banking Company (31).....	310
Commercial National Bank.....	457
SAINT LOUIS:	
Commercial Savings Bank of St. Louis (42).....	311
Gratiot County State Bank (197).....	312
SALINE:	
Citizens' Bank of Saline (285).....	313
Saline Savings Bank, The (395).....	314
SANDUSKY:	
State Bank of Sandusky (231).....	315
Truman Moss State Bank (200).....	316
SARANAC:	
Saranac State Bank (225).....	317
SAUGATUCK:	
Fruit Growers' State Bank of Saugatuck, The (350).....	318
SAULT STE. MARIE:	
Central Savings Bank (269).....	319
Sault Savings Bank (54).....	320
First National Bank.....	458
SCHOOLCRAFT:	
Kalamazoo County State Bank, The (407).....	321
SCOTTVILLE:	
State Savings Bank of Scottville (204).....	322

INDEX.

493

SEBEWAING:	Page.
Sebewaing State Bank (251).....	323
SHEPHERD:	
Central State Savings Bank (396).....	324
Commercial State Bank of Shepherd (175).....	325
SOUTH GRAND RAPIDS:	
South Grand Rapids State Bank (327).....	326
SOUTH HAVEN:	
Citizens' State Bank of South Haven (148).....	327
First State Bank of South Haven, The (71).....	328
SOUTH LYON:	
State Savings Bank of South Lyon, The (306).....	329
SOUTH RANGE:	
South Range Bank (278).....	330
SPARTA:	
Sparta State Bank (207).....	331
SPRINGPORT:	
Springport State Savings Bank, The (404).....	332
STANDISH:	
State Bank of Standish (279).....	333
STANTON:	
State Savings Bank (243).....	334
STEPHENSON:	
Bank of Stephenson (270).....	335
STOCKBRIDGE:	
Stockbridge State Bank, The (392).....	336
STURGIS:	
Citizens' State Bank (134).....	337
National Bank of Sturgis.....	459
SUTTON'S BAY:	
Leelanau County Savings Bank, The (290).....	338
TECUMSEH:	
Lilley State Bank (151).....	339
Tecumseh State Savings Bank (156).....	340
TEKONSHA:	
First State Bank of Tekonsha (258).....	341
THREE RIVERS:	
First State Savings Bank of Three Rivers, The (120).....	342
First National Bank.....	460
TRAVERSE CITY:	
People's Savings Bank of Traverse City, Mich. (266).....	343
Traverse City State Bank (138).....	344
First National Bank.....	461
TURNER:	
State Savings Bank of Turner, Mich., The (341).....	345
UNION CITY:	
Farmers' National Bank.....	462
Union City National Bank.....	463
UNIONVILLE:	
State Savings Bank, The (289).....	346
VASSAR:	
Bank of Vassar (241).....	347
State Savings Bank of Vassar (192).....	348
Vassar National Bank.....	464
VERMONTVILLE:	
Barber State Bank of Vermontville, The (377).....	349
VICKSBURG:	
Farmers' State Bank of Vicksburg, The (344).....	350
First State Bank of Vicksburg, The (317).....	351
WARREN:	
State Savings Bank, The (401).....	352
WAYLAND:	
Wayland State Bank (284).....	353

WAYNE:		Page.
Wayne Savings Bank (105).....		354
WEBBERVILLE:		
Farmers' State Bank of Webberville, The (415).....		474
WESTPHALIA:		
Westphalia State Bank, The (382).....		355
WHITEHALL:		
State Bank of Whitehall, The (250).....		356
WHITE PIGEON:		
Farmers' Savings Bank of White Pigeon, The (294).....		357
WILLIAMSTON:		
Williamston State Bank (35).....		358
WOLVERINE:		
Wolverine State Savings Bank, The (329).....		359
WYANDOTTE:		
First Commercial and Savings Bank (166).....		360
Wyandotte Savings Bank (64).....		361
YALE:		
Yale State Bank (227).....		362
First National Bank.....		405
YPSILANTI:		
Ypsilanti Savings Bank (86).....		363
First National Bank.....		406
ZEELAND:		
State Commercial and Savings Bank of Zeeland (307).....		364
Zeeland State Bank (226).....		3 65

